



Australian Government
**Department of Immigration
and Citizenship**

Beginning a Life in Australia

Welcome to Australia

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It is recommended that you view the booklet on a computer as it contains links to many websites that provide additional information. The booklet is reviewed and released annually and is available in PDF format.

If you would like to provide comments or suggestions about the *Beginning a Life in Australia* booklet you can complete the online feedback form on the department's website at www.immi.gov.au/contacts/forms/services/services-form.htm

Note: If you wish to speak to a government department or non-government organisation and you need the assistance of an interpreter, ring the **Translating and Interpreting Service (TIS National)** on **13 1450** during business hours, which are generally 9.00 am to 5.00 pm.

Ask TIS National to set up a three-way conversation between you, one of their interpreters and the organisation you wish to speak with. See Chapter 2, *Help with English* for more information about TIS National.

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Albanian	English	Kirundi	Spanish
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Burmese/Myanmarese	Hindi	Persian/Farsi	Tigrinya
Chinese (Simplified)	Indonesian	Portuguese	Thai
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Croatian	Japanese	Serbian	Vietnamese
Dari	Karen	Sinhala	
Dinka	Khmer	Somali	

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Introduction

Welcome to Australia.

This booklet is for all prospective and newly arrived migrants to Australia. Sponsors may also find this booklet useful. Refugee and humanitarian entrants should also refer to information supplied specifically for them by the Department of Immigration and Citizenship (DIAC).

Government and community organisations provide Australian residents with a wide range of services. This booklet will give you a basic introduction to the services and assistance that are available, and where you can go for advice. It will help you to find and contact the services you need.

It is important to note that some permanent migrants and most temporary visa holders may not be eligible for all the services mentioned in this booklet.

Please take the time to read this booklet carefully. We believe you will find it useful as you begin your new life in Australia. You should use the most recent edition available at the 'Living in Australia' web pages www.immi.gov.au/living-in-australia/settle-in-australia/beginning-life

We suggest you read Chapters 1–4 first. They deal with important issues relevant to you during your first weeks in Australia.

The issues you will face as you begin your new life in Australia are complex. There will be challenges and also rewards. In the end, your success will depend on your own efforts, as well as the assistance of those able to help you.

Enjoy settling into your new home.

1 What to do soon after arrival

This chapter sets out eight important things you should do as soon as possible after arriving in Australia. The first three are very important to all new arrivals.

- A. **Apply for a tax file number (TFN)**
- B. **Register with Medicare**
- C. **Open a bank account**

The remaining five could be important depending on your circumstances.

- D. **Register with Centrelink**
- E. **Contact the Health Undertaking Service**
- F. **Register for English classes**
- G. **Enrol your children in a school**
- H. **Apply for a driver's licence**

See Chapter 2, *Help with English* for more information about interpreting services and about having documents translated.

A. Apply for a tax file number

Australian workers pay tax to the government on their income. To receive an income in Australia, you need a **tax file number (TFN)**.

A tax file number is a unique number issued to individuals and businesses to help the government administer taxation and other government programs. The money collected from taxes is used to fund government programs and services such as roads, schools and hospitals.

Income includes wages or salary from a job, payments from the government, and money earned from investments including interest on savings accounts.

How to apply for a tax file number

If you are migrating to Australia or have a temporary resident visa that allows you to work in Australia, you can apply for a tax file number on the **Australian Taxation Office (ATO)** website (select 'individuals'), by calling the telephone number listed below or by visiting a Tax Office or Centrelink shopfront to get a tax file number application form.

AUSTRALIAN TAXATION OFFICE CONTACT DETAILS

Telephone	13 2861
Translating and Interpreting Service	13 1450 – 24 Hour
Apply for a tax file number online	Online individual TFN registration
Visit an office	ATO shopfront locations
Information in languages other than English	Taxation information in languages other than English
Website	www.ato.gov.au

See Chapter 10, *Money* for more information about taxation.

B. Register with Medicare

The Australian Government provides help with medical expenses through **Medicare**. The government also subsidises the cost of some medicines under the Pharmaceutical Benefits Scheme (PBS). Medicare and the Pharmaceutical Benefits Scheme are administered by Medicare Australia.

It is important to know that migrants are generally eligible for Medicare assistance.

If you are eligible to join Medicare you can gain immediate access to health care services and programs. These include free public hospital care, help with the cost of out-of-hospital care, and subsidised medicines.

Medicare has an **Information Kit** that is available in English and translated into 19 different languages. The kit has information about Medicare Australia's programs and services and explains the eligibility requirements for benefits and payments. Remember to ask for it when you visit your local Medicare office or go to the Medicare Australia website.

How to register with Medicare

To register with Medicare, you should go to a Medicare office and take your passport and other travel documents. If all registration requirements are met, you will be given a temporary Medicare card number to use. Your Medicare card will be posted to you approximately three weeks later.

You must let Medicare know if you change your home address.

Emergency medical treatment is available on a 24 hour basis at the 'Casualty' or 'Emergency' departments of public hospitals.

MEDICARE AUSTRALIA CONTACT DETAILS

Telephone	13 2011
Visit an office	Medicare office locations
Medicare Information Kit – available in languages other than English	Information Kit
Website	www.medicareaustralia.gov.au

In addition to Medicare there are also many private health insurance funds that offer insurance to cover services not covered by Medicare for example, most dental care, most optical care and ambulance transport in most states and territories. See Chapter 14, *The health system* for more information about Medicare Australia programs and services and about private health insurance.

C. Open a bank account

In Australia, people keep their money in a bank, building society or credit union. Most income including salary and wages and government benefits is paid directly into an account in your name. Australians use debit cards to withdraw money from their bank accounts and for many purchases.

If you open a bank, building society or credit union account **within six weeks of your arrival** you will usually only need your passport as identification. After six weeks you will need additional identification to open an account, and you may have difficulty if you do not have many documents to identify yourself. Advise your bank of your tax file number (TFN) to avoid higher rates of taxation on interest earned.

For further information about banking, go to the link below.

AUSTRALIAN BANKERS ASSOCIATION

Bank Account Basics web pages	www.bankers.asn.au
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D. Register with Centrelink

A wide range of social security payments and services are provided through the government agency called **Centrelink**. Newly arrived residents can register with Centrelink to get help with looking for work, having overseas skills recognised and accessing relevant courses.

Depending on the visa class, most newly arrived residents are subject to a waiting period before being eligible to receive payments. You can contact Centrelink to find out if you are eligible for a social security payment.

If you are eligible, payments may be made from the day you contact Centrelink. To be paid from the day you arrive in Australia you must make contact with Centrelink on the day you arrive and lodge a claim within 14 days.

Humanitarian entrants may be eligible for Crisis Payment in addition to other social security payments from Centrelink. If you are coming under the Humanitarian Program, you must claim within seven days of arriving in Australia or contact Centrelink with the intent to claim within seven days of arrival and lodge a claim within 14 days of that contact.

If you have children, you may be eligible for government funded Family Assistance payments to help with the cost of raising your children.

Centrelink also has tax file number application forms and can help you to lodge your application with the Australian Tax Office, so that access to any payments is not delayed.

CENTRELINK CONTACT DETAILS

Visit an office	Centrelink office locations
Information for newly arrived migrants	Moved to Australia webpage
Information in languages other than English	We speak your language webpage
Website	www.centrelink.gov.au

CENTRELINK SERVICES

TELEPHONE

Multilingual Call – for Centrelink and Family Assistance Office enquiries only – help in languages other than English	13 1202
Self Service	13 6240
Employment Services	13 2850
Disability, Sickness and Carers	13 2717
Youth and Student Services	13 2490
Online Services Support	13 2307
Customer Relations	1800 050 004
Australian Apprenticeships	13 3633
Family Assistance Office	13 6150

For a complete list of Centrelink telephone numbers go to the [Centrelink website](#).

See Chapter 9, *Employment* and Chapter 11, *Family Assistance Office and Centrelink payments* for more information.

E. Contact the Health Undertaking Service

If you signed a **Health Undertaking** (Form 815) at the request of the Department of Immigration and Citizenship (DIAC), you must ring the Health Undertaking Service after you arrive in Australia.

Once you contact the Health Undertaking Service, they will advise you of the nearest Health Authority Clinic where you can have your follow-up medical checks.

If you arrived on a Humanitarian visa, you should inform your Humanitarian Settlement Services (HSS) provider that you signed a Health Undertaking and they will help you to contact and make an appointment with the Health Undertaking Service.

See Chapter 4, *Where to go for help* for more information about Humanitarian Settlement Services.

HEALTH UNDERTAKING SERVICE

Telephone – Monday to Friday,
9.00 am – 4.00 pm, Eastern Standard Time

TELEPHONE

1800 811 334

F. Register for English classes

Communicating in English is very important and the key to your successful settlement. If you cannot speak English, we strongly encourage you to learn as soon as possible after you arrive.

English language courses for new arrivals in Australia are provided under the **Adult Migrant English Program (AMEP)**. As a new resident, you may be entitled to receive free English language tuition of up to 510 hours. The Adult Migrant English Program offers a number of options so you can still learn English if you have work, family or other commitments.

See Chapter 2, *Help with English* for more information about the Adult Migrant English Program and to access the Settlement Services Locator link to find the location of your nearest Adult Migrant English Program classes.

G. Enrol your children in a school

You should enrol your children in a school as soon as possible.

In Australia children must attend school from five years of age until the completion of Year 10. Young people that have completed Year 10 must participate in full-time education, training or employment, (at least 25 hours per week) or a combination of these activities until they reach 17 years of age.

Children who need to learn English can access intensive English language assistance.

See Chapter 13, *Education and child care* for more information.

H. Apply for a driver's licence

In Australia you must have a driver's licence to drive and the vehicle must be registered with the government. It is illegal to drive without a driver's licence and to drive an unregistered vehicle. Driver's licences and car registration are issued by state and territory governments.

If you are a permanent resident and have a current driver's licence from another country, in English or with an official translation, in most states and territories you are allowed to drive for your first three months after arrival.

Note: In **Tasmania**, the three month period begins when you are granted your permanent residency visa, **not** when you arrive in Australia.

After the three month period, if you want to drive, you will need to get the appropriate Australian driver's licence. This will usually require you to pass a knowledge test, a practical driving test, and an eyesight test.

If you do not hold a licence from another country you will need to pass a Driver Knowledge Test to get a learner's permit. A learner's permit allows you to learn to drive. Once you have the appropriate skills, you can then apply for a driver's licence.

It is illegal to offer a gift or bribe to a public official to help get a driver's licence.

Refer to the table below to find out more about applying for a driver's licence and registering a car in your state or territory.

STATE OR TERRITORY	LICENSING AND MOTOR VEHICLE REGISTRATION AGENCY	TELEPHONE	WEBSITE
ACT	Road Transport Authority	02 6207 7000	www.rego.act.gov.au
NSW	Roads and Traffic Authority	13 2213	www.rta.nsw.gov.au
NT	Motor Vehicle Registry	1300 654 628	www.nt.gov.au/transport/mvr/
QLD	Licensing and Registration	13 2380	www.transport.qld.gov.au
SA	Transport	13 1084	www.transport.sa.gov.au
TAS	Transport Tasmania	1300 851 225	www.transport.tas.gov.au
VIC	VicRoads	13 1171	www.vicroads.vic.gov.au
WA	Department of Transport	13 1156	www.transport.wa.gov

Note: Motor vehicles must be registered for use on public roads and there are strict traffic and drink driving laws in Australia you must obey.

See Chapter 7, *Australian law* under the heading *Driving* for more information about road rules.

See Chapter 2, *Help with English* for information about the official translation of an overseas driver's licence.

2 Help with English

Translating and Interpreting Service (TIS National)

Interpreting

The **Translating and Interpreting Service (TIS National)** can provide an immediate telephone interpreting service and have interpreters available for more than 180 languages and dialects. If you need to communicate with someone who does not speak your language, TIS National may be able to help.

Telephone interpreters are available 24 hours a day, seven days a week and can help in emergency situations from anywhere in Australia. You can use the service to communicate with a wide range of government agencies, community groups and businesses.

Generally TIS National charges fees for its interpreter services. Where you are communicating with a government department they are responsible for the cost of the interpreter. **Some** businesses and community services may also provide interpreting services at no cost.

To use a TIS National interpreter call **13 1450** and tell the operator which language you speak. The operator will contact an interpreter in your language to help you. When you are connected to the interpreter tell the interpreter the name and telephone number of the organisation you wish to contact. You will need to call during the business hours of the organisation you are contacting. Generally business hours in Australia are 9.00 am to 5.00 pm, Monday to Friday.

If you need an interpreter when you see your local doctor you can ask the doctor to contact TIS National on the Doctor's Priority Line to arrange for a telephone interpreter. A doctor can also book an on-site interpreter for you if this is required. Pharmacies can also use telephone interpreters to speak with you about medicines. These are free services provided by the government to help you.

Fee-free telephone interpreting services may also be available for communicating with the following groups:

- non-profit, non-government, community-based organisations
- Members of Parliament
- local government authorities (in relation to issues such as rates, garbage collection and urban services), and
- trade unions.

TIS National welcomes enquiries from Australian permanent residents and citizens who are interested in working as contract interpreters. If you have good skills in English and at least one other language, you may consider applying to become a contract interpreter with TIS National. You can telephone a TIS National Interpreter Liaison Officer on **1300 132 621** for more information.

Translation of your important documents

The translation of settlement-related personal documents (for example, birth or marriage certificates, drivers' licences, educational and employment documents) into English is available to eligible migrants within the first two years of their arrival in Australia or grant of permanent residence. This is a free service. Further information about eligibility and how to access this translation service is available from the TIS National website.

TIS NATIONAL CONTACT DETAILS

Translating and Interpreting Service

13 1450 – 24 Hour

TIS National interpreter information

www.immi.gov.au/tis

Information about document translations

www.immi.gov.au/living-in-australia/help-with-english

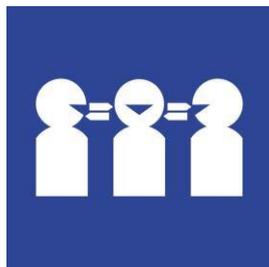
‘I need an interpreter’ card

TIS National produces an ‘I need an interpreter’ card for use by non-English speakers who require interpreting assistance. The card is designed to help non-English speakers request an interpreter when they need to communicate with government agencies, community groups and businesses. Non-English speakers can show the card when they need an interpreter.

The card has TIS National’s contact details and space to write your preferred language. The card can be used by anyone in Australia who speaks a language other than English and wants to use an interpreter to communicate.

TIS National provides the cards free of charge to government agencies, community groups, and not-for-profit agencies for use by their non-English speaking clients. You can arrange to have interpreter cards sent to your postal address by emailing a request to the TIS National Client Liaison and Promotions team at tispromo@immi.gov.au or by calling **1300 655 820**.

Interpreter symbol



The Interpreter Symbol is a simple way of indicating to people with limited English proficiency that they can ask for language assistance when using government services.

You may see the symbol in places that deliver government and community information and services such as public hospitals, police stations, state schools, community centres, housing and employment offices, local councils and settlement service providers such as migrant resource centres.

Learning English

The Adult Migrant English Program (AMEP)

Learning English is one of the first and most important steps you can take towards settling successfully in Australia and achieving your goals.

People in Australia speak many languages, but to participate fully in Australian life you will need to speak and understand some English. Without English, you will find it difficult to get a job and become independent. Generally, basic English is also needed if you wish to become an Australian citizen.

If you qualify for the AMEP, you can learn English for up to 510 hours, or until you reach functional English, whichever comes first. If you are a refugee or humanitarian entrant who has had difficult experiences like torture or trauma before coming to Australia, or only a small amount of formal schooling, you may be able to get more English lessons.

You must register for AMEP classes with your local AMEP service provider within three months of coming to Australia or gaining permanent residence. You must begin classes within one year, or you may not be able to learn English with the AMEP. Once you have registered, you may be able to delay starting your English classes if family, work or other responsibilities make it difficult for you to attend classes.

The AMEP offers a number of different ways to learn. You can go to classes full-time or part-time, during the day, in the evenings and on weekends. Classes are held in city and rural areas. You can learn English at home by Distance Learning or with the help of a home tutor. If you have children under school age your service provider can arrange free child care while you are in class.

As well as teaching you English, your AMEP teachers will help you understand Australian ways of life and everyday activities such as banking, shopping, applying for jobs and participating in the community. Your classmates will be in similar circumstances to you and may have some useful tips to share.

AMEP CONTACT DETAILS

Telephone	13 1881
Website	www.immi.gov.au/amep
Information in languages other than English	AMEP information in other languages webpage

Find AMEP English classes

English classes are held at learning centres and venues in many different locations. Use the map in the link below to find your nearest AMEP classes and service providers.

SETTLEMENT SERVICES LOCATOR

Website	Settlement Services Locator webpage
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You can also use the link below to see a list of all service providers and learning centres around Australia.

WHERE CAN I LEARN ENGLISH?

National list – Adult Migrant English Program providers	Where can I learn English booklet
---	---

Other English learning options

English language tuition is also available through targeted programs managed by the Department of Education, Employment and Workplace Relations (DEEWR). DEEWR has three employment related language programs for adults of working age (15 – 64 years).

The first is the **Language, Literacy and Numeracy Program (LLNP)** that provides up to 800 hours of free language, literacy and numeracy training to those having difficulties finding employment due to barriers imposed by low literacy or English language competency.

You may be eligible for the Language, Literacy and Numeracy Program if you are not eligible for the Adult Migrant English Program (AMEP) or if you have already completed an Adult Migrant English Program course. The Language, Literacy and Numeracy Program includes English writing, speaking, listening, reading, mathematics and vocational learning to help you in finding a job. To be eligible you must be registered as a Job Seeker with Centrelink.

LANGUAGE, LITERACY AND NUMERACY PROGRAM CONTACT DETAILS

Website	www.deewr.gov.au/lnp
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The second program managed by DEEWR is the **Workplace English Language and Literacy Program (WELL)**. The WELL Program provides training to Australian workers in English language, literacy and numeracy skills.

WORKPLACE ENGLISH LANGUAGE AND LITERACY PROGRAM CONTACT DETAILS

Telephone	13 3873
Website	www.deewr.gov.au/well

The third program managed by DEEWR is the **English as a Second Language New Arrivals Program (ESL-NA)**. This program provides English language tuition to eligible, newly arrived migrant students in Catholic and independent primary and secondary schools.

The program improves the educational opportunities and outcomes of newly arrived students of non-English speaking backgrounds by developing their English language competence and facilitating their participation in mainstream educational activities.

ENGLISH AS A SECOND LANGUAGE NEW ARRIVALS PROGRAM CONTACT DETAILS

Telephone

1300 363 079

Website

www.deewr.gov.au

English courses for adults are also available through other educational institutions and community centres. Intensive English language tuition is available to eligible newly arrived primary and secondary school students, who are under 18 years of age.

See Chapter 9, *Employment* and Chapter 13, *Education and child care* for more information about education programs for adults and children.

3 Emergency services

In an emergency, telephone **000** for:

- **Police**
- **Ambulance**
- **Fire brigade**

Calls to **000** (triple zero) are free. Be prepared to say your name, where you are, the telephone number you are calling from and the type of service you need.

If you cannot speak English, first tell the operator what kind of help you need – say “**Police**”, “**Ambulance**” or “**Fire**” – and then say your language. You will be connected to an interpreter, so do not hang up. The interpreter will then help you talk to the police, ambulance or fire service.

If you are using a home telephone, the emergency services can find your location automatically while the phone is being used, so stay on the phone. You can find more information about the **000** (triple zero) Service (including in languages other than English) at www.triplezero.gov.au

Police

In an **emergency**, telephone **000** and ask for the “**Police**”.

For **non-urgent** matters, ring **13 1444** or your local police station. Their numbers are listed under ‘Police stations’ in the [White Pages](#) telephone directory. There is no charge for police services.

In Australia, the police aim to protect life and property in the community, prevent and detect crime, and preserve peace. The police may intervene in family issues where there is a domestic dispute or concern about physical, sexual or psychological abuse. Police are not connected to the military forces. The police do not play a part in politics.

See below for information about state, territory and federal police services.

STATE OR TERRITORY	POLICE SERVICE	WEBSITE
ACT	ACT Policing	www.police.act.gov.au
NSW	New South Wales Police Force	www.police.nsw.gov.au
NT	Northern Territory Police	www.pfes.nt.gov.au
QLD	Queensland Police Service	www.police.qld.gov.au
SA	South Australia Police	www.sapolice.sa.gov.au
TAS	Tasmania Police	www.police.tas.gov.au
VIC	Victoria Police	www.police.vic.gov.au
WA	Western Australia Police	www.police.wa.gov.au
National	Australian Federal Police	www.afp.gov.au

Ambulance

If you need an ambulance, telephone **000** and ask for an “**Ambulance**”. Ambulances provide emergency transport to hospital and immediate medical attention. Remember, **do not hang up** the telephone if you do not speak English – say your language and an interpreter will be connected to help you with your call.

You may have to pay for using an ambulance depending on where you live, how far you travel by ambulance, the nature of your illness and whether you are eligible for a concession. Medicare does not cover ambulance costs.

See Chapter 14, *The health system* under the heading *Medical assistance*.

Refer to the information below to find out more about ambulance services in your state or territory.

STATE OR TERRITORY	AMBULANCE SERVICE	WEBSITE
ACT	ACT Ambulance Service	www.ambulance.act.gov.au
NSW	Ambulance Service of NSW	www.ambulance.nsw.gov.au
NT	St John Ambulance Australia	www.stjohn.org.au
QLD	Queensland Ambulance Service	www.ambulance.qld.gov.au
SA	SA Ambulance Service	www.saambulance.com.au
TAS	Tasmanian Ambulance Service	www.dhhs.tas.gov.au
VIC	Ambulance Victoria	www.ambulance.vic.gov.au
WA	St John Ambulance Australia	www.stjohn.org.au

Fire brigade

In an emergency, telephone **000** and ask for the “**Fire brigade**”. The fire brigade puts out fires, rescues people from burning buildings and also helps in situations where gas or chemicals become a danger.

The services provided by fire brigades in each state and territory are free of charge.

Refer to the information below to find out about fire safety and services in your state or territory.

STATE OR TERRITORY	FIRE SERVICE	WEBSITE
ACT	ACT Fire Brigade	www.firebrigade.act.gov.au
NSW	Fire and Rescue NSW NSW Rural Fire Service	www.fire.nsw.gov.au www.rfs.nsw.gov.au
NT	NT Fire and Emergency Service	www.pfes.nt.gov.au
QLD	Queensland Fire and Rescue Service	www.fire.qld.gov.au
SA	SA Metropolitan Fire Service SA Country Fire Service	www.samfs.sa.gov.au www.cfs.sa.gov.au
TAS	Tasmania Fire Service	www.fire.tas.gov.au
VIC	Metropolitan Fire Board Country Fire Authority	www.mfb.vic.gov.au www.cfa.vic.gov.au
WA	Fire and Emergency Services Authority of Western Australia	www.fesa.wa.gov.au

Natural disasters

In the event of natural disasters, such as bushfires, floods and cyclones, coordination of emergency services is managed by the state and territory government authorities. As well as assistance from professional fire, police and rescue services, assistance may be provided by volunteer based services such as state and territory emergency services (SES) and rural fire services.

During natural disasters and other emergencies Australia’s defence forces may also be called upon to provide assistance. Military forces in Australia do not play a part in politics.

Other emergency numbers

Useful emergency telephone numbers are listed at the front of your local [White Pages](#) telephone directory. They include:

EMERGENCY SERVICE	TELEPHONE 24 HOUR	WEBSITE
Poisons Information Centre	13 1126	
Child Abuse Prevention Service (CAPS)	1800 688 009	www.childabuseprevention.com.au
Health advice telephone services – ACT, NSW, NT, TAS, SA and WA	1800 022 222	www.healthdirect.org.au
QLD	13 43 25 84	www.health.qld.gov.au
VIC	1300 606 024	www.health.vic.gov.au

4 Where to go for help

The Department of Immigration and Citizenship (DIAC) funds a range of services to help people who have recently arrived in Australia to settle and become participating members of Australian society. These services, known as settlement services, are available to eligible permanent migrants and humanitarian entrants. The services focus on the first five years of settlement and include:

- Settlement Grants Program
- Adult Migrant English Program, and
- Translating and Interpreting Service (TIS National).

There are also settlement services that respond specifically to the needs of humanitarian entrants:

- Humanitarian Settlement Services
- Complex Case Support Program, and
- Support for Unaccompanied Humanitarian Minors.

This chapter provides information about the Settlement Grants Program, Humanitarian Settlement Services and other organisations that can help you to settle.

See Chapter 2, *Help with English* for more information about the Adult Migrant English Program and the Translating and Interpreting Service (TIS National).

Settlement Grants Program

The **Settlement Grants Program (SGP)** helps eligible migrants refugees and humanitarian entrants become self-reliant and participate in Australian society as soon as possible after arrival. This program funds non-profit organisations and government service delivery agencies to provide settlement assistance to eligible clients.

You can access services under the Settlement Grants Program if you are a permanent resident and have arrived in Australia in the last five years as a:

- humanitarian entrant
- family stream migrant with a low level of English proficiency
- dependant of a skilled migrant with low English proficiency who has settled in a rural or regional area.

Some temporary residents (Prospective Marriage, Provisional Partner, Provisional Spouse and Provisional Interdependency visa holders and their dependants) in rural and regional areas who have low English proficiency are also eligible for these services.

Settlement Grants Program service providers can provide you with information about how to access mainstream services such as housing, child care, employment and schooling. They can also provide you with links to support networks that may be able to help you to settle into the community.

Information about the Settlement Grants Program, including contact details for funded organisations, can be found at the web pages below.

SETTLEMENT GRANTS PROGRAM INFORMATION

Settlement Grants Program

Settlement Services Locator (for addresses)

WEBSITE

www.immi.gov.au

[Settlement Services Locator webpage](#)

Initial settlement support for refugees and humanitarian entrants

Humanitarian Settlement Services (HSS) provides intensive settlement support to newly-arrived refugees and humanitarian entrants both on arrival and throughout their initial settlement period.

The HSS Program is tailored to individual needs, including the specific needs of young people. HSS helps clients participate in the economic and social life of Australia and equips them with the skills and knowledge to independently access services in the future.

Services provided through a coordinated case management approach under the HSS Program may include:

- on arrival reception and induction
- assistance with locating stable accommodation
- information about and referral to mainstream agencies and to other settlement and community programs
- Onshore Orientation Program.

Clients usually remain in HSS for 6-12 months. The HSS Program works with other settlement and mainstream services to assist clients with their settlement needs after this time.

Further information about HSS including the details of funded service providers can be found at the following sites:

HUMANITARIAN SETTLEMENT SERVICES INFORMATION

Humanitarian Settlement Services

www.immi.gov.au

List of current HSS service providers

[HSS Provider List](#)

Settlement information DVDs

The Department of Immigration and Citizenship has developed DVDs for newly arrived refugees from African and Asian countries. Titled **Australia – a new home**, the DVDs give new arrivals the opportunity to watch information in their own language that helps them to become familiar with services and life-style in Australia.

The information covered in the DVDs includes housing, health, education, money, work, family, Australian law and living in Australia.

The settlement information DVD for African refugees is dubbed into six African languages: Amharic, Dinka, Kirundi, Sudanese Arabic, Swahili and Tigrinya.

The DVD for refugees from Asian countries is dubbed into five community languages: Burmese, Chin (Haka), Karen, Nepali and Rohingya.

Both DVDs also have an English language option and English subtitles.

For copies of **Australia – a new home** ask your settlement service provider, email DVD.Requests@immi.gov.au or contact the Department of Immigration and Citizenship office in your state or territory. The DVD chapters are also available in English on IMMI TV, see www.youtube.com/user/ImmiTV

Ethnic and community organisations

In Australia, there are many ethnic and community organisations that serve and represent the interests of people from diverse cultural, linguistic and religious backgrounds. These organisations may be able to help you or direct you to those who can help you. There are also clubs, associations and religious

organisations that you might want to join. They are listed under 'Clubs' and 'Organisations' in the [Yellow Pages](#) telephone directory.

In many areas you will also find settlement service providers including migrant resource centres. These organisations are not run by the government but some of them receive funding to provide settlement services. They may be able to help you or put you in contact with organisations that meet your needs and interests. See [Settlement Services Locator](#) to find the provider nearest to you.

Most state and territory governments also have offices dealing with multicultural and migrant issues that may be able to provide you with assistance.

Refer to the table below to find out more about the multicultural organisations in your state or territory.

STATE OR TERRITORY	AGENCY	WEBSITE
National	Federation of Ethnic Communities, Council of Australia (FECCA)	www.fecca.org.au
National	Settlement Council of Australia	www.scoa.org.au
ACT	Office of Multicultural Affairs	www.dhcs.act.gov.au/multicultural
	Multicultural Directory of ACT	www.dhcs.act.gov.au/multicultural/directory
NSW	Community Relations Commission	www.crc.nsw.gov.au
	NSW Community Organisations	www.crc.nsw.gov.au/communities
NT	Office of Multicultural Affairs	www.dcm.nt.gov.au
	NT Multicultural Information Directory	www.dcm.nt.gov.au/strong_community
QLD	Multicultural Affairs Queensland	www.multicultural.qld.gov.au
	Queensland Multicultural Resource Directory	www.multicultural.qld.gov.au/services-resources
SA	Multicultural SA	www.multicultural.sa.gov.au
	Multicultural Communities Council of SA Directory	www.mccsa.org.au
TAS	Multicultural Tasmania	www.dpac.tas.gov.au
VIC	Victorian Multicultural Commission	www.multicultural.vic.gov.au
	Community Directory	www.multicultural.vic.gov.au/resources/community-directory
WA	Office of Multicultural Interests	www.omi.wa.gov.au

Emergency relief

If you need emergency food, clothing, shelter or furniture, you could seek help from non-government organisations. Do not be afraid to ask for help.

There are a wide range of organisations that can assist people, although you may have to be eligible or meet certain requirements to receive particular services.

Refer to the links below to find out more about emergency relief in your state or territory.

NATIONAL AGENCIES	WEBSITE
The Salvation Army	www.salvos.org.au
St Vincent de Paul Society	www.vinnies.org.au
The Smith Family	www.thesmithfamily.com.au
Mission Australia	www.missionaustralia.com.au
Anglicare Australia	www.anglicare.asn.au

Telephone crisis counselling

There are various telephone counselling services that offer free crisis counselling 24 hours a day, seven days a week. If you feel desperate, just need to talk to somebody or want to use their specialist counselling services, do not hesitate to call.

NATIONAL AGENCIES	TELEPHONE 24 HOUR	WEBSITE
Lifeline Helpline	13 1114	www.lifeline.org.au
Kids Helpline	1800 551 800	www.kidshelp.com.au
Child Abuse Prevention Service (CAPS)	1800 688 009	www.childabuseprevention.com.au
Relationships Australia Crisis Line	1300 364 277	www.relationships.com.au

5 Family

In Australia, family roles might be different from what you are used to. Men and women have the same rights and responsibilities. In Australia it is acceptable and common for men and women to go to work. Men and women share household responsibilities, like looking after children, cooking and cleaning.

Some family members will adjust to their new life in Australia more quickly than others. For example, children will often learn English faster than their parents. Some people might find it difficult to understand and accept the Australian way of life.

It is important to adjust to your new life by working together as a family. You may need to seek help and this chapter provides information about some of the services that are available.

Marriage and other relationships

The Family Relationship Advice Line is a national telephone service that provides information on family relationship issues and advice on parenting arrangements after separation. It can also refer callers to a wide range of local services that help families build better relationships or deal with separation. The Advice Line is available from 8.00 am to 8.00 pm, Monday to Friday, and 10.00 am to 4.00 pm on Saturday, except national public holidays.

Family Relationships Online is a website that provides information about family relationships and separation, and the range of services that can help families to manage relationship issues, including services that help parents develop appropriate arrangements for children after separation.

FAMILY RELATIONSHIPS CONTACT DETAILS

Family Relationship Advice Line
Website

1800 050 321
www.familyrelationships.gov.au

Men's Line Australia provides counselling, information and referral services to help men who have problems with their family life or their primary relationships. It also provides support and information for women and family members who are concerned about their partners, husbands or fathers.

MEN'S LINE AUSTRALIA

Telephone – 24 Hour
Website

1300 789 978
www.menslineaus.org.au

Services for young people

There are community agencies that deliver programs for young people between 12 and 25 years of age. Youth workers are qualified and experienced people who work with young people. They work at Youth Centres and local councils and provide young people with information, help and activities in a safe environment.

The Commonwealth Government's **Australian Youth** website provides a range of information about services for young people in your state or territory. For information about recreational and other activity programs for young people you can also contact your local council.

For young people who are homeless or at risk of homelessness, refer to the information about **Reconnect** in Chapter 8 *Housing*, under the heading *Emergency housing*.

NATIONAL YOUTH SERVICES	TELEPHONE	WEBSITE
Kids Helpline – 24 Hour	1800 551 800	www.kidshelp.com.au
Australian Youth		www.youth.gov.au

Refer to the links below to find out more about youth services in your state or territory.

STATE OR TERRITORY	YOUTH SERVICES	WEBSITE
ACT	Youth InterACT	www.youth.act.gov.au
NSW	Youth NSW	www.youth.nsw.gov.au
NT	Office of Youth Affairs	www.youth.nt.gov.au
QLD	Queensland Youth	www.communityservices.qld.gov.au
SA	South Australia Youth Site	www.officeforyouth.sa.gov.au
TAS	Office of Children and Youth Affairs	www.linkzone.tas.gov.au
VIC	Youth Central	www.youthcentral.vic.gov.au
WA	Office for Youth	www.youth.wa.gov.au

Information for parents

Disciplining children is an important part of parenting, but physical punishment in Australia is illegal. You can use other forms of discipline like taking away privileges or sending your child to their room. Reward your child for good behaviour and lead by example. If you are having problems with disciplining your children, there are family counselling and parenting support services to help you.

Refer to the links below to find information, advice and contacts about caring for children.

PARENTING INFORMATION AND CONTACT DETAILS	WEBSITE
Parenting and Relationship Line	1800 050 321
MyChild	www.mychild.gov.au
Raising Children Network	www.raisingchildren.net.au
Australian Childhood Foundation – including information in languages other than English	www.kidscount.com.au
Parenting young adults	www.abcdparenting.org
Kidsafe	www.kidsafe.com.au

Child Support Agency – support for separated parents

The **Child Support Agency (CSA)** helps separated parents take responsibility for the financial support of their children. The Child Support Agency is responsible for administering Australia's Child Support Scheme. This scheme assists separated parents to transfer payments for the benefit of their children.

They can help explain your child support options and have a range of self-help tools, including *Me and my Money: Practical money ideas*, a booklet to help separated parents to manage their money.

CHILD SUPPORT AGENCY CONTACT DETAILS	
Telephone 8.30 am – 4.45 pm Monday to Friday	13 1272
Translating and Interpreting Service	13 1450 – 24 Hour
Visit an office	CSA office locations
Information in languages other than English	Child support information in other languages
Child Support publications web page	www.csa.gov.au/publications

Information for seniors

There are many community organisations that provide services for people over 50 years of age.

NATIONAL SENIORS AGENCIES	WEBSITE
Australian Government Portal – Seniors	www.seniors.gov.au
Department of Health and Ageing	www.health.gov.au

Finding relatives

The **Australian Red Cross** provides tracing and message services for relatives who have been separated due to war, civil disturbance and natural disaster. The worldwide network of Red Cross societies help people to find missing family members overseas and help those overseas to find people now living in Australia.

The Red Cross International Tracing and Refugee Service can be contacted in each state and territory.

AUSTRALIAN RED CROSS CONTACT DETAILS

Email	natinfo@redcross.org.au
Website	www.redcross.org.au
National	03 9345 1800
ACT	02 6234 7600
NSW	02 9229 4111
NT	08 8924 3900
QLD	07 3367 7222
SA	08 8100 4500
TAS	03 6235 6077
VIC	03 8327 7700
WA	08 9225 8888

6 Australian society

Knowing and understanding Australian customs and laws will help you to adjust to life in the Australian community.

Australia's first inhabitants were the Aboriginal and Torres Strait Islander peoples, who settled the land at least 40 000 years ago and possibly as far back as 60 000 years ago. Indigenous Australians have their own unique spiritual beliefs, a reverence for the land, a rich and diverse culture and an ongoing art tradition that is one of the oldest in the world.

Today, Australia's Indigenous population is estimated at around 483 000 – or 2.3 per cent of the total population. Indigenous cultures are a vital part of Australia's national identity and Aboriginal and Torres Strait Islander peoples contribute significantly across many fields, including the arts, media, academia, sport and business.

Australia is an accepting, diverse society with people from many different cultures and ethnic backgrounds. Australians come from all over the world. About 44 per cent of Australians were either born overseas or have a parent who was born overseas. Although English is the national language, there are over 260 languages, including Indigenous languages, spoken in Australia. Australians also practise a wide range of religions.

In Australia, everyone is free to follow and celebrate their cultural and religious traditions so long as they do not break Australian laws. Everyone can participate and belong as an Australian. At first, you may not be used to such diversity or social inclusion. However if you are open and respectful towards other people, ideas and traditions you are likely to fit in and be successful in your new life.

Australia's Multicultural Policy was launched in February 2011 and reaffirms the importance of a culturally diverse and socially cohesive nation. For more information see www.immi.gov.au

Responsibilities and values

The freedom and equality we enjoy in Australia depends on everyone fulfilling their responsibilities. You are expected to be loyal to Australia, support our democratic way of life and help maintain Australia's tradition of acceptance, inclusion and fairness for all.

Our citizenship values provide the basis for Australia's free and democratic society. They include support for:

- Parliamentary democracy
- The rule of law
- Living peacefully
- Respect for all individuals regardless of background
- Compassion for those in need
- Freedom of speech and freedom of expression
- Freedom of association
- Freedom of religion and secular government
- Equality of the individual, regardless of characteristics such as disability and age
- Equality of men and women
- Equality of opportunity.

The responsibilities of Australian citizens include:

- Obeying the law
- Voting in federal and state or territory elections, and in a referendum
- Defending Australia should the need arise
- Serving on a jury if called to do so.

For more information see *Australian Citizenship: Our Common Bond* (the Australian Citizenship Test Resource Book) at www.citizenship.gov.au

Equality and anti-discrimination

You have the right to be respected and to have your needs considered as fairly as everyone else. Similarly, you should respect other people, whether they were born in Australia or migrated here. Racism is not acceptable in Australia.

Under federal, state and territory anti-discrimination laws, no person should be treated less favourably than others because of their age, race, country of origin, gender, marital status, pregnancy, political or religious beliefs, disability or sexual preference. This applies to most areas, including employment, education, accommodation, buying goods, and access to services such as doctors, banks and hotels. Men and women are equal under the law and for all other purposes.

Being treated equally also means that people from all backgrounds should have fair access to government services. Government agencies have a responsibility to take into account the diversity of Australia's people in providing their services.

Australia has a tradition of free speech. However, it is unlawful to insult, humiliate, offend or intimidate another person or group on the basis of their age, race, country of origin, gender, marital status, pregnancy, political or religious beliefs, disability or sexual preference.

The **Australian Human Rights Commission** administers Commonwealth law in the area of human rights, anti-discrimination and social justice.

AUSTRALIAN HUMAN RIGHTS COMMISSION CONTACT DETAILS

Telephone – general enquiries, 9.00 am – 5.30 pm	1300 369 711
Complaints Infoline, 9.00 am – 5.00 pm	1300 656 419
TTY – for hearing and speech impaired	1800 620 241
Information in languages other than English	www.hreoc.gov.au/about/languages
Website	www.humanrights.gov.au

Each state and territory also has its own anti-discrimination law and government agency. Refer to the table below to find out more about human rights agencies in your state or territory.

STATE OR TERRITORY	HUMAN RIGHTS AGENCY	TELEPHONE	WEBSITE
ACT	ACT Human Rights Commission	02 6205 2222	www.hrc.act.gov.au
NSW	NSW Anti-Discrimination Board	02 9268 5544	www.lawlink.nsw.gov.au
NT	NT Anti-Discrimination Commission	08 8999 1444	www.nt.gov.au
QLD	Anti-Discrimination Commission Queensland	1300 130 670	www.adcq.qld.gov.au
SA	Equal Opportunity Commission	08 8207 1977	www.eoc.sa.gov.au
TAS	Office of the Anti-Discrimination Commissioner	03 6233 4841	www.antidiscrimination.tas.gov.au
VIC	Equal Opportunity and Human Rights Commission	1300 292 153	www.humanrightscommission.vic.gov.au
WA	Equal Opportunity Commission	08 9216 3900	www.equalopportunity.wa.gov.au

Volunteering

Many Australians help others as volunteers. Volunteers are not paid for their activities but give their time and skills for the benefit of the community and themselves. Volunteering is always a matter of choice and is not compulsory.

Although volunteering is not a substitute for paid work, it can offer you skills and a way into the paid workforce by providing the work experience necessary to get a job. By spending time as a volunteer you may overcome the anxieties associated with learning English, establish social and community networks, and get skills that will help you find a job.

Volunteering Australia is an organisation that encourages and promotes volunteering in the Australian community. It consists of state and territory volunteering centres and a network of regional volunteer resource centres located around Australia. These centres provide volunteer matching and referral services.

Refer to the links below to find out more about volunteering opportunities in your state or territory.

VOLUNTEERING CONTACT DETAILS

Go Volunteer

Volunteering Australia

Australian VolunteerSearch

WEBSITE

www.govolunteer.com.au

www.volunteeringaustralia.org

www.regionalaustralia.gov.au

Meeting people and communicating with them

When meeting someone for the first time, it is common in Australia to shake the person's right hand with your right hand. People who do not know each other generally do not kiss or hug when they first meet.

When meeting a new person, many Australians are not comfortable being asked questions about their age, marriage, children or money. In the workplace and with friends, Australians usually call each other by their first names.

Many Australians look at the eyes of the people they are talking with, as a sign of respect and to show that they are listening.

Polite behaviour

Australians usually say "please" when asking for something and usually say "thank you" when someone helps or gives them something. Not saying please and thank you will be seen as impolite.

Australians usually say "excuse me" to get someone's attention and "sorry" when they accidentally bump into someone.

You should always try to be on time for meetings and other appointments. If you are going to be late, contact the person to let them know. This is very important for professional appointments (for example, an appointment with a doctor) as you could be charged money for being late or if you miss the appointment without letting the person know in advance. A person who is always late may be considered to be unreliable.

If you receive a written invitation it may include the letters 'RSVP' with a date provided. This means that the person inviting you would like to know whether or not you will be attending. It is polite to confirm whether you will be attending by that date.

It is important to know that some behaviour is not only impolite but is also against the law. Examples of offensive behaviour include swearing and spitting in public, and urinating or defecating anywhere except in a public or private toilet.

Clothing

Australia is a diverse society. The variety of clothing that people wear reflects this diversity. Many people tend to dress casually or informally for comfort or according to the social situation or climate. Many people also choose to wear traditional clothes, which may be religious or customary, particularly on special occasions.

There are few laws or rules on clothing, although there are requirements to wear certain clothing for work situations and in certain places. For example, safety boots and hard hats must be worn for safety reasons on construction sites, and police, military and staff of some businesses wear uniforms.

Clubs, movie theatres and other places may require patrons to be in neat, clean clothing and appropriate shoes.

Women and men may wear clothing that does not cover their entire bodies. This is normal in western countries and does not mean they wish to attract attention.

Common Australian expressions

Many common Australian expressions or slang may seem strange to people new to Australia. If you are unsure what an expression means, it is acceptable to ask. Some common examples are:

- **Bring a plate** – when you are invited to a social or work function and asked to "bring a plate", this means to bring a dish of food to share with other people.
- **BYO** – this means to 'Bring Your Own' drink which may include alcohol, juice, soft drink or water. Some restaurants are BYO. You can bring your own bottled wine, although there is usually a charge for providing and cleaning glasses, called 'corkage'.

7 Australian law

Everyone in Australia is expected to obey all Australian laws. Some things that are accepted in other countries are illegal in Australia and may result in severe penalties.

Being familiar with Australian laws will help you to adjust to life in the Australian community and help you to avoid having problems.

Criminal offences

Crime is any behaviour or act that is against the law and may result in punishment.

Some of the most serious crimes include murder, assault, sexual assault, violence against people or property, armed robbery or theft, having sexual relations with children or young people who are aged below the age of consent, driving dangerously, possession and use of illegal drugs and fraud. It is a serious offence to bribe (offer money to) or attempt to bribe an official, such as a police officer or a federal, state or local employee. Offering gifts or bribes to influence the decisions of public officials is illegal and will be reported.

Carrying weapons without a licence such as a gun is also against the law in Australia. Most states and territories have restrictions on carrying other potential weapons in public such as knives.

In an emergency or if you or someone is in immediate danger, call **000** and ask for “**Police**”.

If you have seen a crime or if you have information that may help police solve or prevent a crime contact **Crime Stoppers**.

CRIME STOPPERS – NATIONAL CONTACT DETAILS

Telephone **1800 333 000**
Website www.crimestoppers.com.au

Violence

Violence towards another person is illegal in Australia and viewed very seriously. Various services exist to support victims of crime or violence, including violence in the home (domestic violence). Others help men and women, and their families to manage the stresses that often contribute to domestic or family violence.

Domestic or family violence

Violence within the home and within marriage is known as domestic or family violence. Domestic or family violence is unlawful. This is behaviour by a person that results in the victim experiencing or fearing physical, sexual or psychological abuse and damage, forced sexual relations, forced isolation or economic deprivation.

For counselling and assistance with domestic violence issues there are national help lines and services in your state or territory. The states and territories are responsible for services to support adults and children affected by domestic violence and to assist those who want to change their violent behaviour.

STATE OR TERRITORY	DOMESTIC VIOLENCE AGENCY OR SERVICE	TELEPHONE
National	Domestic Violence and Sexual Assault – 24 Hour Help Line	1800 200 526
National	Child Abuse Prevention Service (CAPS) – 24 Hour Help Line	1800 688 009
National	Mensline Australia – 24 Hour Help Line	1300 789 978
ACT	Domestic Violence Crisis Line	02 6280 0900
NSW	Domestic Violence Advocacy Service – Sydney Advice Line	02 8745 6999
	– calls from outside Sydney	1800 810 784
	Community Services Domestic Violence Line	1800 656 463

NT	Crisis Line	1800 019 116
	Domestic Violence Counselling Service	08 8945 6200
QLD	Women's Help Line	1800 811 811
	Men's Help Line	1800 600 636
SA	Domestic Violence Crisis Services	1300 782 200
	Domestic Violence Help Line	1800 800 098
TAS	Family Violence Response and Referral Line	1800 633 937
	Family Violence Counselling and Support Service	1800 608 122
VIC	Women's Domestic Violence Crisis Service	03 9322 3555
	– calls from outside Melbourne	1800 015 188
	Men's Referral Service	1800 065 973
WA	Women's Domestic Violence Help Line	08 9223 1188
	– calls from outside Perth	1800 007 339
	Men's Domestic Violence Help Line	08 9223 1199
	– calls from outside Perth	1800 000 599

Sexual assault

Sexual assault or violence is any behaviour of a sexual nature that is unwanted or happens without consent – even when this behaviour occurs within a marriage or established relationship. It includes sexual harassment, sexual assault, childhood sexual abuse and rape. Sexual violence is an abuse of power that may involve the use of physical force, threat or coercion.

Sexual assault is illegal and carries serious penalties. Refer to the information below to find out more about getting assistance and support.

	AGENCY OR SERVICE	TELEPHONE
National	Domestic Violence and Sexual Assault 24 Hour Help Line	1800 200 526

The legal age of consent

The legal age of consent is the age that the law recognises your right to agree to have sex with another person.

In most states and territories the legal age of consent is 16 years of age for both men and women, however in South Australia and Tasmania it is 17 years of age.

Adults having sex with children below the age of consent is illegal and carries serious penalties whether or not they have agreed and carries severe penalties for anyone breaking these laws. These laws protect young people from sexual exploitation.

You can find out more about the legal age of consent by talking to a doctor, contacting a sexual health clinic or family planning clinic.

Rights of children

Australia has a strong commitment to protecting the human rights of children.

Children are protected by law from physical, sexual and emotional abuse, neglect and violence, both at home and at school. Reasonable arrangements must be made for the supervision and care of children. Physical discipline such as hitting is discouraged, and if it causes significant harm, is illegal. Physical discipline is not allowed in schools.

Some people in Australia, like doctors and teachers, are required to report to state and territory child protection authorities if they have **concerns about a child being harmed**.

Child protection

Where a practice harms or is likely to harm a child or young person, child protection services may become involved to ensure their safety and wellbeing. If you or someone you know needs protection from violence or abuse, you should contact the police or a child protection service.

Refer to the information below to find out more about child protection services.

STATE OR TERRITORY	CHILD PROTECTION AGENCIES	TELEPHONE 24 HOUR	WEBSITE
National	Child Abuse Prevention Services (CAPS) – 24 Hour Help Line	1800 688 009	www.childabuseprevention.com.au
ACT	Office for Children, Youth and Family Support	1300 556 729	www.dhcs.act.gov.au/ocyfs
NSW	Community Services Helpline	13 2111	www.community.nsw.gov.au
NT	Department of Children and Families	1800 700 250	www.childrenandfamilies.nt.gov.au
QLD	Department of Communities	1800 811 810	www.communities.qld.gov.au
SA	Department for Families and Communities Hotline	13 1478	www.dfc.sa.gov.au
TAS	Department of Health and Human Services Hotline	1300 737 639	www.dhhs.tas.gov.au
VIC	Department of Human Services	13 1278	www.cyf.vic.gov.au
WA	Department for Child Protection	1800 199 008	www.community.wa.gov.au

Forced early marriage

Children under 16 years of age are not allowed to marry. People between 16 and 18 years of age can only marry with parental consent and if authority from an Australian court allows this.

It is also illegal to take or send a child to another country for forced early marriage or to have someone else organise this.

Female reproductive health and rights

The practice of female genital mutilation (cutting), or any other act that alters the female genitals and is not done for health reasons, is illegal in Australia. It is also illegal to take or send a child to another country to have it done, or to have someone else organise this.

Women and girls arriving in Australia may have health problems due to the practice and there are services available to help.

STATE OR TERRITORY	FEMALE REPRODUCTIVE RIGHTS	TELEPHONE	WEBSITE
ACT	Sexual Health and Family Planning	02 6247 3077	www.shfpact.org.au
NSW	Women's Information and Referral Service (WIRS)	1800 817 227	www.women.nsw.gov.au
NT	Sexual Assault Referral Centre	08 8922 6472	www.childrenandfamilies.nt.gov.au
QLD	Family Planning Queensland (FPQ)	07 3250 0240	www.fpq.com.au
SA	Women's Information Service (WIS)	1800 188 158	www.wis.sa.gov.au
TAS	Red Cross – Bicultural Community Health Program	03 6331 2522	www.redcross.org.au
VIC	Royal Women's Hospital	03 8345 3058	www.thewomens.org.au
	South Eastern Centre Against Sexual Assault – 24 Hour	03 9594 2289	www.secasa.com.au
WA	Women's Information Service (WIS)	1800 199 174	www.communities.wa.gov.au

Driving

To drive a car in Australia, you must have a driver's licence and always keep it with you when you are driving. The vehicle you are driving must be registered with the government.

See Chapter 1, *What to do soon after arrival* under the heading *Apply for a driver's licence* for information about licences and motor vehicle registration.

Disobeying or breaking traffic laws can result in expensive fines, the loss of your driver's licence or even imprisonment. Parking illegally can also result in expensive fines. If you are a driver involved in a road accident you must report it to the police. It is against the law to use a mobile phone while driving.

If you are involved in a road accident you must report it to the police immediately.

Laws in Australia are strict regarding speed limits and driving after drinking alcohol. It is illegal to drink alcohol or be intoxicated while driving. Permitted blood alcohol levels vary, depending on the state or territory and the class of driver's licence held. Police do random testing of drivers to check whether they are over the legal alcohol limit.

There are seatbelts in all cars for adults and older children. You will require special government approved restraints for young children and babies. The law states that everyone in your car must use a seatbelt or a proper child restraint.

Laws require all children up to the age of seven to be restrained in an approved child restraint.

Children up to the age of six months must be restrained in a rear facing child restraint, for example an infant capsule. From six months until the age of four children must be secured in either a rear facing or forward facing child restraint, for example a child safety seat. From four years until the age of seven children must be secured in either a forward facing child restraint or a booster seat with a correctly adjusted and fastened seatbelt or child safety harness.

Young children are not permitted to sit in the front seat of a vehicle. Children up to four years of age must be restrained in the rear of the vehicle. Children aged between four and seven are not permitted to sit in the front seats unless all other seating positions are already occupied by children under seven.

Child restraints must comply with Australian standards, be correctly fitted to the vehicle and properly adjusted for the child.

In some areas it is possible to hire child safety restraints. To find out about the availability of this service in your area go to the Kidsafe website.

KIDSAFE CONTACT DETAILS

Website www.kidsafe.com.au

Drugs, smoking and drinking

There are many laws about having possession of and using drugs. Breaking drug laws can lead to severe penalties. Drug laws in Australia distinguish between those who use illegal drugs and those who make a business of supplying, producing or selling them.

Smoking tobacco is prohibited in a growing number of places in Australia, including most government offices, health clinics, and workplaces. Smoking in restaurants and shopping centres is also prohibited in most states and territories. Non-smoking areas are usually indicated with a 'no smoking' sign.

It is illegal for a retailer to sell tobacco products to a 'minor' (someone under 18 years of age). It is illegal for anyone else to provide tobacco to a minor in most states and territories.

Drinking alcohol is legal in Australia but only in certain places at certain times. It is against the law for any person to sell or supply alcohol to a person under the age of 18 years. It is also against the law for a person who is under 18 years of age to drink alcohol except on private property such as a private home. Drinking alcohol is also prohibited in some public areas.

More information is available from the following agencies.

	AGENCY OR CAMPAIGN	WEBSITE
National	Australian Drug Information Network (ADIN) ADIN – information in languages other than English	www.adin.com.au Information in other languages
National	National Drugs Campaign	www.drugs.health.gov.au
National	National Tobacco Campaign	www.quitnow.info.au
National	National Alcohol Campaign	www.alcohol.gov.au

Legal aid

In every state and territory there are organisations that inform people of their legal rights and obligations, and improve their access to the justice system. **Legal Aid** provides legal advice and help to eligible clients on criminal matters, family breakdown, family violence, migration, mental health, social security, debt and traffic offences.

Refer to the information below to find out more about finding legal assistance in your state or territory.

STATE OR TERRITORY	LEGAL AID AGENCY	TELEPHONE	WEBSITE
ACT	Legal Aid ACT	1300 654 314	www.legalaidact.org.au
NSW	Legal Aid NSW	1300 888 529	www.legalaid.nsw.gov.au
NT	Northern Territory Legal Aid Commission	1800 019 343	www.nt.gov.au/ntlac
QLD	Legal Aid QLD	1300 651 188	www.legalaid.qld.gov.au
SA	Legal Services Commission of South Australia	1300 366 424	www.lsc.sa.gov.au
TAS	Legal Aid Commission of Tasmania	1300 366 611	www.legalaid.tas.gov.au
VIC	Victoria Legal Aid	1800 677 402	www.legalaid.vic.gov.au
WA	Legal Aid Western Australia	1300 650 579	www.legalaid.wa.gov.au

Refer to the links below to find out more about non-government legal assistance organisations.

	NATIONAL LEGAL ORGANISATIONS	WEBSITE
National	Association of Community Legal Centres	www.nacclc.org.au
National	Children's and Youth Law Centre	www.lawstuff.org.au
National	Women's Legal Services	www.nwjc.org.au

8 Housing

Housing in Australia can be difficult to find and rent can be expensive. It may be particularly difficult for large families to find long term accommodation that suits all their needs. You may need to compromise and take housing that is available at the time.

Renting a private house or flat

Renting a house or flat is usually done through real-estate agents that act on behalf of landlords or you can rent directly from a private landlord. Rental properties are advertised on the internet and in newspapers in the 'To let' and 'Accommodation vacant' sections. You can also go to real-estate agent offices and ask to see their list of vacant rental properties.

In Australia, it is preferable to have a written agreement between a tenant and a landlord so any terms and conditions are agreed to and documented. **A 'lease' or a 'residential tenancy agreement' is a written contract** between a tenant and a landlord and will usually be for a fixed period of six or 12 months, however you are entitled to negotiate the time period of the lease with a landlord or their real-estate agent before you sign. You may be able to renew a lease at the end of a fixed term period.

There can be significant costs if you break a lease before the end of the agreed period, so do not commit yourself to a lease that is for longer than you are able to stay. **Do not sign a lease unless you have inspected the property and fully understand the terms and conditions in the document, as it becomes legally binding after you sign it.**

At the start of a tenancy you will generally be asked to pay one month rent in advance as well as a rental bond. A bond is a deposit paid to the landlord and generally should not be more than the monthly rental amount. The landlord or real-estate agent must lodge your bond with the **Residential Tenancies Bond Authority**.

Before you move in, the physical condition of the property is recorded in a document called the 'condition report' and is completed by you and the landlord or their real-estate agent. This document can help avoid disagreements when you move out as it records any damage that was already there when you moved into the property. When you leave a rented house or flat you get the bond back if you do not owe any rent when you leave and the property is clean and without damage.

Refer to the link below to find out more about renting in Australia.

	AGENCY	WEBSITE
National	Australian Competition and Consumer Commission – Real-estate services web page	www.accc.gov.au

Rent Assistance

People with low incomes may be eligible for some financial assistance from government sources to help meet the cost of paying the rental bond and the first month rent in advance.

You may also be eligible for **Rent Assistance** that can help you meet your rental payments. Information about these payments is available from Centrelink.

Refer to the link below to find out more about Rent Assistance.

	AGENCY	WEBSITE
National	Centrelink – Rent Assistance web page	www.centrelink.gov.au

In all states and territories, government agencies also assist people on low incomes with rent assistance and temporary accommodation. Refer also to information below about public housing and emergency housing.

	HOUSING AUTHORITIES	TELEPHONE	WEBSITE
ACT	Housing and Community Services	13 3427	www.dhcs.act.gov.au
NSW	Housing NSW	1300 468 746	www.housing.nsw.gov.au
NT	Housing and Infrastructure	08 8999 8814	www.housing.nt.gov.au
QLD	Residential Tenancies Authority	1300 366 311	www.rta.qld.gov.au
SA	Housing SA	13 1299	www.housing.sa.gov.au
TAS	Housing Tasmania	1300 135 513	www.dhhs.tas.gov.au
VIC	Office of Housing	1300 650 172	www.housing.vic.gov.au
WA	Department of Housing	1800 093 325	www.housing.wa.gov.au

Tenants' rights and responsibilities

In all states and territories there are government authorities that can give you advice on your rights and responsibilities as tenants. Some states and territories have information for tenants in a variety of languages.

Refer to the state or territory agencies below if you need assistance with tenancy and renting issues.

	HOUSING AND FAIR TRADING AUTHORITIES	TELEPHONE	WEBSITE
ACT	ACT Office of Fair Trading	02 6207 0400	www.ors.act.gov.au
NSW	Office of Fair Trading	13 3220	www.fairtrading.nsw.gov.au
NT	Consumer and Business Affairs	1800 019 319	www.nt.gov.au
QLD	Office of Fair Trading	13 7468	www.fairtrading.qld.gov.au
SA	Office of Consumer and Business Affairs	08 8204 9544	www.ocba.sa.gov.au
TAS	Consumer Affairs and Fair Trading	1300 654 499	www.consumer.tas.gov.au
VIC	Consumer Affairs Victoria	1300 558 181	www.consumer.vic.gov.au
WA	Department of Commerce	1300 304 054	www.commerce.wa.gov.au

There are also non-government organisations that advise tenants on their rights.

	TENANTS' WEBSITES	TELEPHONE	WEBSITE
ACT	ACT Tenants Union	02 6247 2011	www.tenantsact.org.au
NSW	Tenants Union NSW		www.tenants.org.au
NT	NT Tenants Advice Service	1800 812 953	www.dcls.org.au
QLD	Tenants Union of Queensland	1300 744 263	www.tuq.org.au
SA	Anglicare Tenants Information and Advocacy Service	08 8305 9459	www.anglicare-sa.org.au
TAS	Tenants Union of Tasmania	1300 652 641	www.tutas.org.au
VIC	Tenants Union of Victoria	03 9416 2577	www.tuv.org.au
WA	Tenants Advice Service	1800 621 888	www.taswa.org

Buying a house or flat

Houses or flats for sale are usually advertised in the newspaper and may also be advertised on the internet. Real-estate agencies can also give you a list of properties they have for sale. If you are buying a home for the first time in Australia you may be eligible for an Australian Government 'First Home Owner Grant'.

If you need to borrow money to buy a house or flat, contact your bank or other financial institution. In Australia, when buying a property, people usually use a solicitor or conveyancer to check the title deeds and organise the paperwork. Again, **do not sign any contract unless you fully understand all of the terms and conditions.**

Refer to the links below to find out more about buying a house or flat.

	BUYING A HOUSE OR FLAT	WEBSITE
National	Links to state and territory advice on buying a property	www.australia.gov.au
National	First Home Owner Grant	www.firsthome.gov.au
National	First Home Saver Account	www.moneysmart.gov.au

Public housing

If you are receiving a Centrelink payment or are on a low income you can apply to rent public housing. Public housing is accommodation owned by the government that is rented to people on low incomes.

If you receive public housing you will need to pay rent but this will be at a subsidised rate, which is less than renting privately.

The waiting time for public housing varies according to where you want to live, your household size and the urgency of your housing need. The waiting periods can be very long.

Refer below to find out more about public housing in your state or territory.

STATE OR TERRITORY	AGENCY	TELEPHONE	WEBSITE
ACT	Housing ACT	13 3427	www.dhcs.act.gov.au
NSW	Housing NSW	1300 468 746	www.housing.nsw.gov.au
NT	Territory Housing	08 8999 8814	www.territoryhousing.nt.gov.au
QLD	Housing and Homelessness Services	1300 880 882	www.housing.qld.gov.au
SA	Housing SA	13 1299	www.dfc.sa.gov.au
TAS	Housing Tasmania	1300 135 513	www.dhhs.tas.gov.au
VIC	Office of Housing	1300 650 172	www.housing.vic.gov.au
WA	Department of Housing	08 9222 4666	www.dhw.wa.gov.au

Emergency housing

If you are having difficulty finding suitable housing or are at risk of becoming homeless, the state and territory housing authorities listed above may help you to find crisis accommodation.

For young people who are homeless or at risk of homelessness **Reconnect** is a community based early intervention program. Reconnect uses early intervention strategies to help young people reconnect with their families, education, work and the community.

Find a Reconnect service at the following web address:

RECONNECT PROGRAM

Web page www.fahcsia.gov.au

Essential household services

Whether you rent or buy, there are a number of household services that you may need to have connected to the property. These include water, electricity and gas. The providers of these services may be government agencies or private companies depending on where you live. Look in the telephone directory for the service providers in your area.

Try to give the providers of these services a few days notice before you expect to move into a new property.

Before signing any contract for household services, you need to be sure that the service you are committing to is needed, given your living arrangements. In some cases people have signed up to a three year contract for electricity supply, even though they were living in temporary housing. It is important to **understand the terms and conditions of agreements with suppliers** before making or signing any contracts for household services.

The company will send you a bill regularly with the costs for their service. You should contact them immediately if you are unable to pay the bill by the due date, or if you want to change your billing arrangements.

Centrepay

If you receive a Centrelink income support payment, you can use Centrelink's voluntary bill paying service [Centrepay](#). This service allows you to pay bills by having a regular amount deducted from your Centrelink payment.

Instead of having large bills every month or every three months, your bills are paid in manageable amounts from your payment, making it easier for you to manage your money. Centrepay is easy and convenient to use and you can start, change or cancel deductions at any time to suit your own personal circumstances.

Telephone

Telephone companies are listed in the [Yellow Pages](#) telephone directory under 'Telephone Services' and 'Mobile telephones and accessories'.

Some of these services may require a connection fee. Check with the service provider before you sign their contract.

They will send you a bill regularly outlining the costs of their service. You should contact them straight away if you are unable to pay the bill on the due date, or if you prefer to receive smaller bills frequently rather than larger bills at longer intervals.

Telephone calls to other countries can be very expensive and costs can quickly accumulate. You may need to monitor your overseas calls carefully or use a pre-paid call card (available from newsagents).

Many people in Australia have a mobile phone however, calls made from mobile phones can be very expensive. Generally mobile phone calls are timed by minutes or 30 second units, including interstate and international calls. **You should take care to fully understand the financial and legal obligations before you decide to sign a mobile phone contract.**

The **Telecommunications Industry Ombudsman** has produced a number of fact sheets available in English and a number of other languages on a variety of consumer issues.

For more information visit the website or contact:

TELECOMMUNICATIONS INDUSTRY OMBUDSMAN CONTACT DETAILS

Telephone **1800 062 058**

Website www.tio.com.au

Garbage collection and recycling

The collection of garbage and recyclable materials is generally managed by local government. There are usually separate garbage bins for ordinary household rubbish and recyclable material such as bottles, cans, paper and cardboard. To check garbage and recycling collection days contact your local council or ask your neighbours.

9 Employment

Looking for work

The Australian labour market can be very competitive. How quickly you can find a job depends on economic factors, your qualifications and skills, the type of work you are looking for and particular circumstances that may affect the availability of certain types of work in different parts of the country.

The daily newspapers advertise 'Job vacancies' (or 'Positions vacant'), especially on Saturdays. Job vacancies can also be found on the internet. There are also private employment agencies, which are listed in the [Yellow Pages](#) telephone directory and many online recruitment websites.

You can also search for job vacancies across Australia on [JobSearch](#). JobSearch is one of Australia's largest free online jobs website funded by the Australian Government.

Centrelink

Any Australian resident can register with **Centrelink** or a **Job Services Australia (JSA)** provider for help finding a job.

As a newcomer, it is often a good idea to talk to an experienced employment counsellor or the **Centrelink Career Information Centre** to ensure that your approach to job-seeking is appropriate, particularly if you are having difficulties getting an interview. Centrelink offers a broad range of services and resources to people from culturally and linguistically diverse backgrounds.

You can call Centrelink Employment Services about Newstart Allowance, Widow Allowance, Farm Help, Exceptional Circumstances Relief Payment, Partner Allowance, Special Benefit, and Employment Services Providers, including Job Services Australia.

Centrelink may also refer you for recognition of your qualifications and skills, and can provide advice about other employment services locally.

Centrelink offices are located in cities and major country centres. Office locations are listed under 'Centrelink' in the [White Pages](#) telephone directory and on the Centrelink website.

CENTRELINK CONTACT DETAILS

Employment Services	13 2850
Multilingual call – help in languages other than English	13 1202
Visit an office	Centrelink 'Find Us' page
Information for newly arrived migrants	Centrelink information page for migrants
Information in languages other than English	Centrelink 'We speak your language' page
Website	www.centrelink.gov.au

Job Services Australia

Job Services Australia providers are private, community and government organisations, contracted to the Australian Government to help people find employment.

Job Services Australia will give you the help and support you need to find and keep a job. It will provide personalised services that are targeted to your needs, including access to training opportunities and work experience.

If you are a refugee or humanitarian entrant you are entitled to the full range of employment services from the day you arrive in Australia. Other newly arrived migrants may be eligible for more limited employment services. Centrelink or your Job Services Australia provider can give you more information about your eligibility.

Your Job Services Australia provider will work with you to create an Employment Pathway Plan tailored to your individual needs. This plan will set out the training and services that will help you find and keep a job. This help may include writing a resume, gaining work experience and gaining new skills or qualifications. Your provider will also work with local employers, registered training organisations, government, community and health organisations to help you with any problems you may have finding work.

You can get more detailed information at the Job Services Australia website. The site also contains information for job seekers translated into 18 languages.

JOB SERVICES AUSTRALIA CONTACT DETAILS

Telephone	13 6268
Job Search website	www.jobsearch.gov.au
Job Services Australia – information in languages other than English	Information in languages other than English
Australian Labour Market Update publication	www.deewr.gov.au

More information

AGENCY OR SERVICE	TELEPHONE	WEBSITE
Australian Apprenticeships	13 3873	www.australianapprenticeships.gov.au
Jobguide – for youth employment		www.jobguide.deewr.gov.au
Experience+ – for mature age employment	13 1764	www.deewr.gov.au/experienceplus

Qualifications

It is advisable to have your qualifications formally recognised by the relevant authority in Australia. This may improve your chance of gaining employment in your profession or trade.

Trades qualifications

If you have trade qualifications in areas such as engineering, construction, metalwork, electrical or catering, Trades Recognition Australia can advise you on how to have those qualifications recognised in Australia. If you live **in Australia**, contact:

TRADES RECOGNITION AUSTRALIA – INQUIRIES WITHIN AUSTRALIA

Postal address	GPO Box 9880, CANBERRA ACT 2601
Telephone	1300 360 992
Fax	02 6276 9812
Email	ARTCenquiries@deewr.gov.au
Website	www.deewr.gov.au/tra

For enquiries **from overseas**, contact:

TRADES RECOGNITION AUSTRALIA – INQUIRIES FROM OVERSEAS

Postal address	GPO Box 9880, CANBERRA ACT 2601, AUSTRALIA
Telephone	+61 2 6121 7456
Fax	+61 2 6276 9812
Email	traenquiries@deewr.gov.au
Website	www.deewr.gov.au/tra

Tertiary qualifications

If you are looking for work in a specific occupation, you should contact the registration, licensing or professional body listed on the **Australian Skills Recognition Information** website to check whether your qualifications are recognised in Australia.

If you have qualifications and you want to use them in Australia you can contact a state or territory government **Overseas Qualification Unit (OQU)** and they can assess how your qualification compares to an Australian qualification using the Australian Qualification Framework. This service is free.

Refer to the link below for more information.

	AGENCY	WEBSITE
National	Australian Skills Recognition Information website	www.immi.gov.au/asri
	State and territory government Overseas Qualification Units	List of Overseas Qualification Units

The Department of Education, Employment and Workplace Relations (DEEWR) through Australian Education International – National Office of Overseas Skills Recognition (AEI-NOOSR) provides general information and advice on the comparison of overseas qualifications.

Check with the Overseas Qualification Unit in your state or territory before contacting AEI-NOOSR. They will refer you to AEI-NOOSR if required.

	AGENCY	TELEPHONE	WEBSITE
National	AEI-NOOSR Hotline	1300 363 079	www.aei.gov.au

In some cases overseas-trained professionals holding Australian citizenship or permanent residence may be eligible for assistance to pay part or all of their tuition fees (FEE-HELP) for bridging study required for recognition in Australia of professional studies undertaken overseas.

	PROGRAM	TELEPHONE	WEBSITE
National	FEE-HELP	1800 020 108	www.goingtouni.gov.au

The Assessment Subsidy for Overseas Trained Professionals Program (ASDOT) assists financially disadvantaged, overseas trained professionals. It provides financial support to cover the cost of assessments and examinations that must be passed to qualify for employment in certain professions in Australia.

	PROGRAM	TELEPHONE	WEBSITE
National	Australian Education International – ASDOT	1300 363 079	www.aei.gov.au

If the documents for your qualifications are not in English, you should get them translated. See Chapter 2, *Help with English*.

Rights and protections in the workplace

All workers in Australia are entitled to basic rights and protections in the workplace.

Fair Work Australia is the central point of contact for free advice and information about Australia's employment laws for both employers and employees. The Office of the **Fair Work Ombudsman** is part of Fair Work Australia and has its offices in all capital cities and 18 regional locations across Australia.

If you have concerns about how the laws apply in your workplace, the Fair Work Ombudsman can investigate complaints, inquire into workplace practices, start court proceedings and represent workers under the *Fair Work Act 2009*.

If you are an independent contractor, you are also entitled to basic rights and protections in the workplace.

Minimum pay

All employees in Australia are entitled to be paid at least a minimum wage. What you are entitled to be paid depends on factors including which state or territory you work in, your age, what award you are covered by, and the details of your employment contract.

Your employer must pay you regularly and must not make deductions from your salary (other than for tax purposes) without your permission.

Conditions of employment

All workers in Australia have minimum conditions of employment. These standards cover working hours, payment for overtime, rest breaks, sick leave and holidays.

Rights to representation

All workers in Australia have the right to join and be represented by a trade union. Unions provide their members with advice on wages, employment conditions and workplace rights. They help with workplace problems, and bargain with employers about members' pay and employment conditions.

You do not have to tell your employer you are a union member. Your employer must not treat you unfavourably or dismiss you because you are a member of a union.

If you want to join a union but don't know which union to join, you can contact **Unions Australia** for advice. Unions Australia is a membership and advice service run by the Australian Council of Trade Unions. It can also help if you have a question about your rights or entitlements at work.

Protection against discrimination

You are protected against discrimination and 'adverse action' at work for reasons of your race, religion, gender, pregnancy, sexual preference, disability or for being a member of a trade union.

'Adverse action' includes termination of employment and also covers a range of behaviour falling short of dismissal such as refusing to employ a person, prejudicially altering the position of the employee or treating an employee differently for discriminatory reasons.

Other workplace rights

You have the right to work in a safe and healthy workplace. If you have been injured at work, you may be entitled to workers' compensation.

Also, your employer cannot treat you unfavourably or dismiss you because you make an inquiry or complaint about your employment (to your employer or to an applicable authority) or because you seek to enforce your rights.

More information

To be sure you are receiving the correct pay, conditions and workplace rights, or to make a complaint about your employer, you can contact the Fair Work Infoline or go to the Fair Work online information portal.

See below for more information about workplace issues.

NATIONAL AGENCIES	TELEPHONE	WEBSITE
Fair Work Infoline	13 1394	Fair Work online information portal Information in languages other than English
Fair Work Australia	1300 799 675	www.fwa.gov.au
Unions Australia	1300 486 466	www.unionsaustralia.com.au

Health and safety in the workplace

In Australia, states and territories have responsibility for making laws about **Occupational Health and Safety (OH&S)** and for enforcing those laws. Each state and territory has workplace health and safety laws that set out the duties of those who play a role in workplace health and safety, including employers and government agencies.

If you feel your workplace is unsafe, you should contact your union or the relevant state or territory authority below.

STATE OR TERRITORY	AGENCY	TELEPHONE	WEBSITE
ACT	WorkCover ACT	02 6205 0200	www.worksafety.act.gov.au
NSW	WorkCover NSW	13 1050	www.workcover.nsw.gov.au
NT	NT WorkSafe	1800 019 115	www.worksafe.nt.gov.au
QLD	WorkCover Queensland	1300 362 128	www.workcoverqld.com.au
SA	SafeWork SA	1300 365 255	www.safework.sa.gov.au
TAS	Workplace Standards Tasmania	1300 366 322	www.wst.tas.gov.au
VIC	WorkSafe Victoria	1800 136 089	www.worksafe.vic.gov.au
WA	WorkCover Western Australia	1300 794 744	www.workcover.wa.gov.au

Superannuation

Superannuation is a long-term investment for your retirement. Superannuation is known as 'retirement savings' or 'pension income' around the world. In Australia, superannuation is commonly known as 'super'.

Investing in superannuation while you are working helps you to save money for your retirement. Nearly every employed person in Australia is a member of a superannuation fund.

In most cases, your employer is required by law to pay an amount equivalent to nine per cent of your earnings into a superannuation fund of your choice. You can also contribute extra money into your superannuation. To find out if your employer is paying the right amount of money, check with your superannuation fund.

Refer to the links below to find out more about superannuation.

	SUPERANNUATION INFORMATION	TELEPHONE	WEBSITE
National	Australian Taxation Office (ATO) Superannuation Infoline	13 1020	www.ato.gov.au/super
National	Australian Securities and Investments Commission (ASIC)	1300 300 630	www.moneySMART.gov.au

10 Money

Financial services

In Australia, you will find a large range of banking, insurance, superannuation and investment products and services. Financial products and services may only be sold by a business that is licensed by the government. It is against the law to sell financial services without a licence.

UNDERSTANDING MONEY

Website www.moneysmart.gov.au

There are some dishonest people who might try to trick you into giving them your money. If you have a complaint about depositing money, business loans, insurance, superannuation, investing and financial advice or you are unsure or suspicious about an investment, contact the **Australian Securities and Investments Commission (ASIC)**.

AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Telephone **1300 300 630**
Website [Moneysmart – How to make a complaint](#)

Banking

Banking services are provided by banks, building societies and credit unions. To withdraw money you can go into a bank or use your debit card and your **PIN** (Personal Identification Number) to get cash from an **ATM** (Automatic Teller Machine). Do not write your PIN on your debit card. **If your debit card is stolen or lost – tell your bank immediately.**

Go to the web pages below for further information about banking.

BANKING INFORMATION

Australian Bankers Association – bank account basics webpage

Managing your bank accounts

Information in languages other than English

Australian Competition and Consumer Commission – internet banking web page

WEBPAGE

www.bankers.asn.au

www.moneysmart.gov.au

www.moneysmart.gov.au/tools-and-resources/publications

www.accc.gov.au

Taxation

In Australia, tax is paid to the government out of money you earn from a job, business or investment.

The **Australian Taxation Office (ATO)** collects taxes from individuals and businesses to pay for important community services like hospitals, schools, roads and railways.

Goods and services tax

Australia has a **Goods and Services Tax (GST)** of 10 per cent on most items. The Goods and Services Tax is included in the price you are asked to pay. Some things such as basic food, most education and health services, eligible child care and nursing home care are GST-free.

Tax file number

A [tax file number \(TFN\)](#) is a unique number issued to individuals or organisations by the Australian Taxation Office for identification and record keeping purposes. Apply for your tax file number as a first priority.

The fastest way to get a tax file number is through the internet. Online tax file number registration is available 24 hours a day, seven days a week and all that is required is your passport details and your Australian address. After about 10 days you should receive your new tax file number in the mail.

Application forms are also available from [Centrelink offices](#), from the ATO website or by ringing the tax file number Helpline. If you complete an application form to get a tax file number, the processing time for the issue of your tax file number is 28 days from the day the form is received by the ATO.

You should protect your tax file number and not store it where it can be stolen such as your wallet, purse or mobile phone. Allowing someone else to use your tax file number, selling it or giving it away can cause serious problems for you.

Never quote or give out your tax file number unless there is a good reason, such as completing a tax form or opening a bank account. Only certain people are entitled to ask for your tax file number including the Australian Taxation Office, Centrelink, your superannuation fund, bank or financial institution, and your employer (but only **after** you have started working for them).

When you start work, your employer will ask you to complete a tax file number declaration form on which you need to write down your tax file number. If you do not have a tax file number, your employer must take the maximum amount of tax from payments made to you.

Income tax return

If you earn any income in a financial year (between 1 July and 30 June), you must lodge an **Income Tax Return** with the ATO by 31 October of that year, unless your Income Tax Return is prepared by a registered tax agent. If you use a registered tax agent to prepare your tax return you can lodge your tax return later than 31 October, but you need to make arrangements with a tax agent before 31 October to qualify for their lodgement dates.

If you choose to lodge your return yourself, *e-tax* is a **free** and secure service that is provided by the Australian Taxation Office so you can prepare and lodge your individual income tax return online. It has built-in checks and calculators to make sure you complete your tax return correctly, and provides you with an on-the-spot estimate of your tax assessment.

You may also choose to use the pre-filling service in *e-tax* which partially completes your *e-tax* return for you with information the Australian Taxation Office already has. By law, many organisations such as employers, superannuation funds, government agencies and investment bodies, have to report your income details to the Australian Taxation Office. The Australian Taxation Office makes these details available to you through the pre-filling service once the Australian Taxation Office receives them.

You need to make sure the pre-filled details are correct and add any missing information.

Tax Help

You can get free help preparing your tax return if you are a low income earner. This free service is called **Tax Help**. Through Tax Help Centres, trained volunteers help you complete and lodge your tax return. Tax Help is available from 1 July through to 31 October each year.

AUSTRALIAN TAXATION OFFICE CONTACT DETAILS

Telephone (including Tax Help)	13 2861
Business and GST enquiries	13 2866
Apply for a tax file number online	Online individual tax file number registration
Visit an office	ATO shopfront locations
Information in languages other than English	Taxation information in languages other than English
Website	www.ato.gov.au

Overseas assets, investments and income

Australian residents are taxed on their worldwide income and must declare all foreign income in their income tax return. Whether you are a resident of Australia for tax purposes has to be determined on a

case by case basis. The Australian Taxation Office (ATO) has information on its website that will help you understand your tax obligations.

The ATO can provide information about treatment of income such as:

- from investments such as securities and rental properties
- interest and royalties
- business activities overseas
- pensions from overseas
- international business transactions such as trading goods and services over the internet.

If you have income from overseas, you must declare it even if tax was paid in the country where you earned the income. If foreign income is assessable in Australia, and you paid foreign tax on it, you may be entitled to a foreign income tax offset.

You must declare foreign income that is exempt from Australian tax. This foreign income may be taken into account when working out the amount of tax you owe. It is important to remember that you need to declare all foreign source income. This is even if you were not required to pay tax on that income in the other country.

Each year the Australian Taxation Office matches information from income tax returns with information about offshore transactions provided to the Australian Taxation Office by third parties. Information is provided by countries that Australia has international tax agreements with and by the Australian Transaction Reports and Analysis Centre. Where discrepancies are identified between this information and the amounts shown in income tax returns, the Australian Taxation Office will write to taxpayers and, where appropriate, amend returns.

If your financial affairs are complex you may want to use a registered tax agent or to seek advice from the Australian Taxation Office.

Taxation and business

If you are thinking of running a business in Australia, you will need a tax file number and an Australian Business Number (ABN). You also need to register for Goods and Services Tax (GST) if your annual turnover exceeds AUD75 000. You will need to pay tax on your business's income and you may need to pay tax on capital gains you make if you sell your business or asset.

Having an Australian business number does not automatically make you a business. You need to make sure you understand what is considered to be 'running a business'.

You could be pressured by some businesses into incorrectly applying for an ABN so that they can avoid their own tax obligations. If you are being pressured and you would like to discuss this you can call **13 2866**.

Australian law also requires that you pay money into a superannuation account for each person you employ and that you take tax out of your employees pay and send it to the Tax Office. You must do this even if they are family members.

To set up a business you will need to obtain approvals from various government agencies. Do not offer gifts or bribes to influence or speed up a decision. To offer such incentives is illegal and will be reported.

To help businesses and individuals understand their tax entitlements and obligations, the Tax Office offers a range of help and information. This includes English and translated publications.

See the Australian Taxation Office contact details above.

Loans and credit

Taking out a loan or using credit is when you borrow money and agree to pay it back at a later date with an additional charge, known as interest. Some of the different types of loans are personal loans, home loans, credit cards and overdrafts.

The cost of a loan will vary greatly depending on the type of loan, the lender, how long you take to pay it back, the interest rate and fees and charges. **It is important that you do not take on a loan or use your credit card if you cannot afford to repay it.**

AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Advice on credit, loans and borrowing www.moneySMART.gov.au

Insurance

Insurance is when you pay an amount of money each year to give you financial protection against loss or damage. The insurer agrees to compensate you for a loss rather than you having to pay for that loss yourself.

Common types of insurance are health (see Chapter 14), home building insurance, home contents insurance, travel, life and car insurance. It is important to understand any insurance policy and how much it will cost before you agree to enter into an insurance agreement.

There are different types of car insurance available in the market. If you own a car it is compulsory to have third party insurance to cover you if you injure another person in an accident. You may also like to take out comprehensive car insurance that provides wider insurance cover. This insurance can help cover the costs of any damage to your car (and the other person's car) if you are in an accident, or if your car is stolen.

AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Advice on how insurance works www.moneySMART.gov.au

Getting financial advice

The **Financial Information Service (FIS)** in Centrelink can provide you with expert information about financial issues. The Financial Information Service is a free and independent service available over the telephone, in person or through financial education seminars.

Refer below to find out more about seminars or to make a seminar booking.

CENTRELINK FINANCIAL INFORMATION SERVICE	TELEPHONE	WEBSITE
Financial Information Service (FIS)	13 2300	www.centrelink.gov.au
Booking to attend Financial Information Seminars	13 6357	Seminar bookings

Financial counsellors

Financial counsellors provide information to people in financial difficulty. A thorough assessment of an individual or family's situation is followed by identifying what can be done to address the financial problems, and the possible advantages and disadvantages of those choices.

To find a financial counsellor near you, go to the **Australian Securities and Investments Commission (ASIC)** website.

AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Financial counselling information and contact details www.moneySMART.gov.au

Consumer protection

Each state and territory has a government office that deals with consumer matters and fair trading. They can provide information and advice to consumers on issues such as renting and accommodation, buying or selling a home, building and renovating, buying a car, shopping, warranties, lay-bys, refunds, credit and trading.

Refer to the links below to find out more about consumer protection and fair trading.

STATE OR TERRITORY	CONSUMER AGENCY	WEBSITE
National	Australian Competition and Consumer Commission (ACCC)	www.accc.gov.au
ACT	Office of Regulatory Services	www.ors.act.gov.au
NSW	NSW Fair Trading	www.fairtrading.nsw.gov.au
NT	Consumer Affairs	www.nt.gov.au
QLD	Office of Fair Trading	www.fairtrading.qld.gov.au
SA	Office of Consumer and Business Affairs	www.ocba.sa.gov.au
TAS	Consumer Affairs and Fair Trading	www.consumer.tas.gov.au
VIC	Consumer Affairs Victoria	www.consumer.vic.gov.au
WA	Consumer Protection	www.commerce.wa.gov.au

Ombudsman offices are independent authorities that investigate complaints about government organisations and private companies in some industries. They can take action to stop unlawful, unjust or discriminatory treatment, or intervene to try to get a fairer outcome for you.

Refer below to find information about the Commonwealth Ombudsman. This site also provides links to related sites such as state, territory and industry related ombudsman offices.

COMMONWEALTH OMBUDSMAN CONTACT DETAILS

Telephone	1300 362 072
Website	www.ombudsman.gov.au

The **Australian Communications and Media Authority (ACMA)** investigates complaints about inappropriate content on broadcasting services such as the television and radio, and the internet. Complaints should be made first to the owner of the service. If the complaint is not resolved, you can send your complaint to the ACMA.

AUSTRALIAN COMMUNICATIONS AND MEDIA AUTHORITY CONTACT DETAILS

Telephone	1800 226 667
Website	www.acma.gov.au

The **Australian Competition and Consumer Commission (ACCC)** gives consumers some protection against unfair business practices in the fields of pricing, anti-competitive and unfair market practices, and product safety.

AUSTRALIAN COMPETITION AND CONSUMER COMMISSION CONTACT DETAILS

Telephone	1300 302 502
Website	www.accc.gov.au

11 Family Assistance Office and Centrelink payments

The Australian Government delivers payments and services through the Family Assistance Office and Centrelink.

The Family Assistance Office and Centrelink can advise you about different payment and service options. Each payment is different, depending on the needs of each individual and family.

The **Family Assistance Office** offers a range of payments to support families with dependent children with their work and family responsibilities. It is important to understand that Family Assistance payments are not enough to live on and are only intended to assist with the costs of supporting children.

Family Assistance services are available in all Medicare and Centrelink Offices.

Centrelink assists people to become more self-sufficient and helps people to find a job, while supporting those in need. Centrelink also supports those who require special assistance during different life stages such as planning for retirement, experiencing illness or a crisis.

Family Assistance Office eligibility

There is no waiting period for family payments which help with the cost of bringing up children.

Generally, you must hold a permanent visa and reside in Australia in order to be eligible to receive Family Assistance payments, but there are some exceptions. You can only get Family Assistance payments if your other income is below a certain amount.

New Zealand passport holders residing in Australia may also be eligible for Family Assistance payments.

Family Assistance payments

If you have dependent children, the Australian Government offers a range of payments through the **Family Assistance Office** to support families with their work and family responsibilities.

The main Family Assistance payments include Family Tax Benefit, Child Care Benefit, Child Care Rebate, and Maternity Immunisation Allowance. The benefits you may be entitled to will depend on your family circumstances, including the age and number of children and on your family's total annual income.

The Baby Bonus Payment also provides money to help with the extra costs of a new baby.

The Family Assistance Office offers information about its services and payments. For newly arrived migrants, refugees and humanitarian entrants whose primary language is not English, a range of translated information about Family Assistance is available. To receive a copy of a translated fact sheet about a Family Assistance payment, call **13 1202** or visit the Family Assistance Office website and select Multilingual Services.

For more information about Family Assistance payments or advice on what you may be eligible to claim, contact the Family Assistance Office.

FAMILY ASSISTANCE PAYMENT	HOW PAYMENT CAN ASSIST
If you are a parent or guardian –	
• Parenting payment	helps if you are the main carer of a dependent child or children.
• Family Tax Benefit Part A	helps with the cost of raising children.
• Family Tax Benefit Part B	gives extra help for families, including single parents, where one parent chooses to stay home or balance some paid work with caring for children.
• Paid Parental Leave	helps working parents of children born or adopted on or after 1 January 2011.

• Baby Bonus	helps with the cost of a newborn baby or adopted child.
• Maternity Immunisation Allowance	encourages you to fully immunise children in your care.
• Child Care Benefit	helps with the cost of approved or registered child care.
• Child Care Rebate	helps working families with the cost of approved child care.
• Double Orphan Pension	helps guardians and orphans.

FAMILY ASSISTANCE OFFICE CONTACT DETAILS

Telephone enquiries	13 6150 – 8.00 am to 8.00 pm (local time) Monday to Friday
Multilingual call	13 1202 – help in languages other than English
Visit a Family Assistance Office – located in all Medicare and Centrelink offices	Centrelink/Family Assistance Office locations Medicare/Family Assistance Office locations
Information in languages other than English	Family Assistance information in languages other than English
Website	www.familyassist.gov.au

Centrelink waiting periods

If you are a new migrant to Australia, you generally do not have immediate access to payments from Centrelink, unless you are a refugee or humanitarian entrant.

As a newly arrived resident you will usually need to wait 104 weeks (Newly Arrived Resident's Waiting Period) before you can access most payments and benefits such as Newstart Allowance or Youth Allowance.

The length of the waiting period, how it is calculated and who it applies to depends on your arrival in Australia and the benefit you apply for. Periods spent in Australia as an Australian resident at any time in your life can count towards the waiting period.

If you are affected by the Newly Arrived Resident's Waiting Period it is important to contact Centrelink immediately if your circumstances change, for example, if you have a child, lose your job or become ill.

Exemptions from the Newly Arrived Resident's Waiting Period

There are a number of exemptions from the Newly Arrived Resident's Waiting Period including if you are an Australian citizen or the family member of an Australian citizen, a person who arrived under the Humanitarian Program or are the holder of certain visa subclasses.

If you are in hardship because of a substantial change of circumstances beyond your control, you may be eligible for Special Benefit. Losing or not being able to find a job is generally not considered to be a change of circumstances.

There are additional reasons which exempt some people from the waiting period for certain benefits. You should lodge a claim with Centrelink to test whether you are eligible for an exemption.

Qualifying Residence Requirement

Pensions and some allowances do not have a Newly Arrived Resident's Waiting period, but have 'qualifying residence' requirements:

- Parenting Payment and Widow Allowance have qualifying residence requirements of 104 weeks.
- Age Pension and Disability Support Pension have qualifying residence requirements of 10 years.

There are some exceptions to these requirements, for example, if you are a refugee or humanitarian entrant, or you become widowed, disabled or a sole parent after becoming an Australian resident.

You may also be able to get a pension without having lived in Australia for 10 years if you are covered by an international social security agreement and the agreement covers the payment you are claiming. Australia has social security agreements with a number of countries. A list of these countries is provided on the Centrelink website. Go to the link below for more information.

AUSTRALIA'S INTERNATIONAL SOCIAL SECURITY AGREEMENTS

Social security agreement webpages

www.centrelink.gov.au

New Zealand citizens (who are not Australian citizens)

People who arrive in Australia on a New Zealand passport are generally issued a Special Category visa (SCV) on arrival. SCV holders who were in Australia on 26 February 2001 are generally considered to be Protected SCV holders. Those who arrived in Australia after 26 February 2001 are generally considered to be Non-Protected.

Protected SCV holders qualify as Australian residents and can generally access the full range of Centrelink payments provided they are currently residing in Australia and satisfy certain rules such as qualification criteria and relevant waiting periods.

New Zealand passport holders who have lived in Australia continuously for at least 10 years since 26 February 2001 and hold a non-protected SCV may be able to access a once only payment of Newstart Allowance, Sickness Allowance or Youth Allowance. If eligible, payment can be made for a maximum continuous period of up to six months.

The Social Security Agreement between Australia and New Zealand may help some New Zealand citizens to be paid Age Pension, Disability Support Pension or Carer Payment.

New Zealand passport holders residing in Australia may be eligible for certain concession cards after a waiting period.

Centrelink payments

The first step in claiming a social security payment is to register an '**Intent to Claim**'. This lets Centrelink know you will be applying for a payment soon. You or someone on your behalf may register your Intent to Claim online, in person or by telephone.

If your application for a Centrelink payment or concession card is approved, your payment or concession card starts from the day you registered the Intent to Claim (if you qualified for the payment or concession card on that date and you have returned your completed claim form within 14 days).

Access to Centrelink payments will depend on your visa class, whether you are a holder of a permanent visa or temporary visa, residency and your particular circumstances, including your income and assets. Even if you become a permanent resident of Australia, a waiting period for Centrelink payments applies for most income support payments. See information under the heading *Centrelink waiting periods* above.

You must have a tax file number (TFN) in order to receive any income support payments. Centrelink can provide you with a tax file number application form that you can lodge with the Australian Taxation Office.

CENTRELINK PAYMENT

If you are looking for work –

- Newstart Allowance or Youth Allowance

If you are studying or training –

- Youth Allowance

HOW PAYMENT CAN ASSIST

13 2850

helps if you are looking for paid work, or you are taking part in approved training or other activities that may improve your chances of finding work.

13 2490

helps if you are under 25 years of age and studying full-time or undertaking a full-time Australian apprenticeship or other approved activities.

<ul style="list-style-type: none"> • Austudy 	helps if you are over 25 years of age and studying full-time or undertaking a full-time Australian Apprenticeship.
If you need help in a crisis –	13 2850
<ul style="list-style-type: none"> • Crisis Payment 	a one-off payment if you have recently arrived in Australia as a refugee or humanitarian entrant, or you cannot live in your house because of damage from fire or flood, or you have left your home because of domestic violence. You can also get Crisis Payment if you have just left prison.
<ul style="list-style-type: none"> • Special Benefit 	helps you if you are in severe financial need due to circumstances outside your control.
If you caring for someone –	13 2717
<ul style="list-style-type: none"> • Carer Payment 	can provide you with income support if, because of the demands of your caring role, you are unable to support yourself through substantial paid employment.
<ul style="list-style-type: none"> • Carer Allowance 	is a supplementary payment that may be available to you if you are a parent or carer who provides additional daily care and attention for an adult or child with a disability or medical condition, or for an adult who is frail aged.
If you are ill, injured or have a disability –	13 2717
<ul style="list-style-type: none"> • Disability Support Pension 	helps if you have a physical, intellectual or psychiatric impairment that prevents you from working for at least the next two years, or if you are permanently blind.
<ul style="list-style-type: none"> • Sickness Allowance 	helps if you are employed or in full-time study but are temporarily unable to work or study due to a medical condition and you have work or study to return to when you are better.
If you are about to retire or are in retirement –	13 2300
<ul style="list-style-type: none"> • Age Pension 	helps if you do not have enough income to support yourself in retirement.
If you need help after someone has died –	13 2300
<ul style="list-style-type: none"> • Bereavement Payment 	helps you to adjust to the financial circumstances if someone such as your partner, child or a person you have cared for has died and you are receiving a Centrelink payment.
<ul style="list-style-type: none"> • Bereavement Allowance 	helps you to adjust to changes in financial circumstances if your partner has recently died and you are not receiving a payment from Centrelink.

For a full list of Centrelink payments visit the Centrelink website.

Centrepay

If you receive a Centrelink income support payment, you can use Centrelink's voluntary bill paying service [Centrepay](#). This service allows you to pay bills by having a regular amount deducted from your Centrelink payment. Instead of having large bills every month or every three months, your bills are paid in manageable amounts, making it easier for you to manage your money.

Crisis Payment for refugees and humanitarian entrants

Crisis Payment for newly arrived humanitarian entrants is a one-off payment that provides additional financial support to help with the initial settlement needs of those who are eligible. You **must claim within seven days of arriving in Australia** or contact Centrelink with an 'Intent to Claim' within seven days of arrival and lodge a claim within 14 days of that contact.

For more information see the [Crisis Payment fact sheet](#).

CENTRELINK CONTACT DETAILS

Telephone	Refer to 'Centrelink Payment' listing above
Multilingual call – help in languages other than English	13 1202
Visit an office	Centrelink office locations
Information for newly arrived migrants	Centrelink 'Moved to Australia' webpage
Information in languages other than English	We speak your language
'Intent to claim' contact information	Intent to Claim
Proving your identity to Centrelink	Centrelink information on proving your identity
Website	www.centrelink.gov.au

Other Centrelink services

Centrelink offers a range of services, including the following:

CENTRELINK SERVICE	TELEPHONE	HELP AVAILABLE
Online Services Support	13 2307	Get help using Centrelink's online services
Self Service	13 6240	Find out about Centrelink's online services
Centrelink International Services	13 1673	Enquiries about moving or travelling outside Australia, claiming payments while outside Australia, or receiving payments from other countries
Financial Information Service (FIS) booking service	13 6357	Make a booking for a Financial Information Service seminar
Customer Relations	1800 050 004	Use this number to offer compliments, complaints and suggestions

Other assistance for low income earners

Depending on income, employment, age, student or Centrelink payment type, people with a low income can be entitled to concessions from federal, state/territory and local governments as well as private businesses. The concessions may cover health, household expenses, education and transport. You should ask Centrelink if you are entitled to it.

Someone to deal with the Family Assistance Office or Centrelink for you

You can nominate another person or organisation – called a 'nominee', to act on your behalf in your dealings with the Family Assistance Office and/or Centrelink.

More information about authorising someone to represent you can be found on the Centrelink website at www.centrelink.gov.au

Proving your identity

You must provide identification documents (passport and travel documents, bank account details and accommodation details) to the Family Assistance Office and Centrelink when applying for payments. If your documents are not in English, the Family Assistance Office and Centrelink can arrange to have them translated.

More information about identification requirements is available by downloading the fact sheet 'Proving Your Identity' from the Centrelink website. See Centrelink contact details above.

Help in your language

Information available in your language

The Family Assistance Office and Centrelink have a lot of information about their services and payments including an extensive range of translated information. For more information about translated Family Assistance Office or Centrelink publications, call **131 202** or visit the links provided below.

PUBLICATIONS IN YOUR LANGUAGE

Family Assistance Office multilingual fact sheets
Centrelink – information in languages other than English

www.familyassist.gov.au/multilingual/
www.centrelink.gov.au

Multilingual Call Centre – the Family Assistance Office and Centrelink

You can ring the Multilingual Call Centre on **13 1202** to speak to a Family Assistance Office or Centrelink staff member in your language.

Interpreters

If you do not speak English, the Family Assistance Office and Centrelink can provide an interpreter for your appointment. The interpreter may help you in person or speak to you over the telephone. This service is free of charge.

Translation of your documents

If you need documents translated for Family Assistance Office or Centrelink business purposes, this can be arranged for you free of charge.

Family Assistance Office and Centrelink Multicultural Service Officers

Multicultural Services Officers (MSOs) work with migrant and refugee and humanitarian entrant communities. They provide information about programs and services to customers and communities and consult widely to help improve services.

Family Assistance Office and Centrelink letters

You must also read all letters the Family Assistance Office and/or Centrelink send you and respond if necessary.

Almost all the letters that will be sent to you will be in English. If you do not understand these letters, call the Multilingual Call Centre on **13 1202** and the letter can be explained to you in your language.

Your rights and responsibilities

Your payments can be affected for a number of reasons. If there are changes to your family, work or lifestyle situation it is important to inform the Family Assistance Office and/or Centrelink as soon as possible. This will ensure you receive the correct payment. If you are paid more than you are eligible for, you may have to pay back some or all of your payment.

You can ring the Multilingual Call Centre on **13 1202** to speak to a Family Assistance Office or Centrelink staff member in your language.

Family Assistance Office

If you receive a payment, you are required to notify the Family Assistance Office of any changes in your family's circumstances that may affect your entitlement. Visit the Family Assistance Office website for more information about your rights and responsibilities.

FAMILY ASSISTANCE OFFICE – CHANGE OF CIRCUMSTANCES

Notifying the Family Assistance Office of changes in your family's circumstances

www.familyassist.gov.au/payments/change-in-circumstance.php

Centrelink

There are certain rules and conditions you must meet to receive payments. If you don't, your payments may be affected and even stopped.

If you receive a payment, you must tell Centrelink about changes in your circumstances to make sure you are paid the correct amount. This includes:

- changes to your income
- changes in your living arrangements
- if you marry or separate
- if you start or stop studying
- if you start or stop working.

CENTRELINK – CHANGE OF CIRCUMSTANCES

Notifying Centrelink of changes in your circumstances

www.centrelink.gov.au/internet/internet.nsf/factors/tell_us.htm

Definition of a partner

It is important that the Family Assistance Office and/or Centrelink know whether you are a single person or you have a partner. This is sometimes called being a 'member of a couple'. Most payments will take into account the combined income and assets of both members of a couple. Some payments have different rates, depending on whether you are single or have a partner. Some payments are only available to people who do not have a partner.

Reviews and appeals

If you are not happy with a decision you should contact the Family Assistance Office or Centrelink if you would like to have it reviewed. There are processes for dealing with reviews and appeals.

Privacy of your information

Your personal information can only be released by the Family Assistance Office or Centrelink where the law allows or where you have given permission.

Young people

If you have children over 16 years of age, they may be eligible for payments such as Youth Allowance or Austudy.

Assurance of Support

An Assurance of Support is a legally binding agreement between an Australian Resident or organisation (the assurer) and the Australian Government. The assurer agrees to provide support to the migrant (the assuree) in Australia so that the assuree does not need to rely on Centrelink payments. An Assurance of Support can last for two or 10 years, depending on the type of visa granted. If you or your dependants claim certain payments from Centrelink while covered by an Assurance of Support agreement, the assurer must repay the full amount to the Government.

For more information see the [Assurance of Support fact sheet](#).

12 Transport

Australia is a large country with many of its cities and towns separated by big distances. There are many transport options you can use to go across your town or across the country.

Public transport

There are a number of forms of public transport in Australia including buses, trains, trams and ferries. You will need to pay a fare or buy a ticket to use most services. Concessions are generally available for students, seniors and Health Care Card holders.

Brochures and timetables are available from many local government councils and visitor centres, railway stations, libraries and public information centres.

For information about government operated transport in your state or territory, including ticketing, timetables and concessions, go to the websites below.

STATE OR TERRITORY	PUBLIC TRANSPORT AGENCY	WEBSITE
ACT	ACTION	www.action.act.gov.au
NSW	Transport NSW	www.131500.com.au
NT	NT Transport Group	www.nt.gov.au
QLD	Translink	www.translink.com.au
SA	Transport SA	www.transport.sa.gov.au
TAS	Metro Tasmania	www.metrotas.com.au
VIC	Metlink	www.metlinkmelbourne.com.au
WA	Public Transport Authority	www.pta.wa.gov.au

Taxi services

Taxis operate 24 hours a day in most parts of Australia. A meter on the dashboard of the taxi shows the fare. Taxi companies are listed in the [Yellow Pages](#) telephone directory under 'Taxi cabs' and online. Most cities have special taxis available for people using a wheelchair or with a disability.

Private vehicles

Private transport is transport that you own and use as you wish. Most Australians use cars or motor bikes for private transport. Walking and cycling are other options.

Hitchhiking, that is getting a free ride with a stranger in their car, is considered unsafe and not recommended.

New and second-hand vehicles are advertised for sale in newspapers and online and are also available from new car showrooms and second-hand car yards. The purchase price of a car does not usually include the cost of registration, stamp duty (which is like a sales tax) and compulsory insurance. These costs usually have to be paid separately by the buyer.

For more information on car registration and compulsory insurance, see Chapter 7, *Australian law* under the heading *Driving*.

For information about borrowing money to purchase a vehicle, contact your bank or a finance company. **Remember to make sure you understand all terms and conditions before you sign any contracts for finance.**

If you buy a car and the former owner has a debt that has not been repaid on the vehicle, the car could be repossessed or taken legally by the company that holds the debt. To check if the former owner owes money on the vehicle contact the **Personal Property Securities Register (PPSR)**.

The PPSR can also tell you if the vehicle is reported to the police as stolen, deregistered due to unpaid traffic fines, or is recorded as a write-off, or recorded with the Commissioner for Fair Trading as having possible odometer interference (tampering with the mileage display).

PERSONAL PROPERTY SECURITIES REGISTER (PPSR)	TELEPHONE	WEBSITE
National	1300 007 777	www.ppsr.gov.au

In every state and territory there are motorists' associations, that provide services such as vehicle inspections for potential buyers of second hand vehicles, touring information, insurance, and road service (in case your vehicle breaks down). Many of their services are available to non-members as well as members, and extend to cover members through sister organisations in other states and territories.

STATE OR TERRITORY	MOTORIST ASSOCIATIONS	TELEPHONE	WEBSITE
National	Australian Automobile Association	02 6247 7311	www.aaa.asn.au
ACT	National Road Motorists Association (NRMA)	13 1122	www.nrma.com.au
NSW	National Road Motorists Association (NRMA)	13 1122	www.nrma.com.au
NT	Automobile Association of Northern Territory (AANT)	08 8925 5901	www.aant.com.au
QLD	Royal Automobile Club of Queensland (RACQ)	13 1905	www.racq.com.au
SA	Royal Automobile Association (RAA)	08 8202 4600	www.raa.net
TAS	Royal Automobile Club of Tasmania (RACT)	13 2722	www.ract.com.au
VIC	Royal Automobile Club of Victoria (RACV)	13 7228	www.racv.com.au
WA	Royal Automobile Club (RAC)	13 1703	www.rac.com.au

You need a current driver's licence to drive in Australia. For information about getting a driver's licence, see Chapter 1, *What to do soon after arrival*.

Note: Australian traffic laws are very strict. See Chapter 7, *Australian law* under the heading *Driving*.

13 Education and child care

Child care

Children who are not old enough to go to school can be cared for through formal child care services while their parents go to work, attend training or study. There are many types of full-time and part-time child care services available for children too young to go to school and for outside of school hours. Suitable child care places can be difficult to find and it is recommended that you investigate options well before they are needed.

Child care options include **child care** or **day care** centres, and **family day care** where children are looked after by another parent along with their own family. Children can also attend **preschools** or **kindergartens** that prepare children for school. You can find listings in the [Yellow Pages](#) telephone directory or online.

You can call the National Child Care Access Hotline or visit the My Child website (see below) to find out about:

- approved child care services in your area
- types of child care available and possible vacancies
- government help with the cost of approved child care
- services for special needs children
- services for children from various cultural backgrounds.

While you are attending **Adult Migrant English Program (AMEP)** classes, you may be eligible for free child care for your under-school-age children. If you progress to a different study program after completing your AMEP entitlement it is important to review child care payment arrangements as other programs do not cover these costs.

NATIONAL CHILD CARE INFORMATION SERVICES	TELEPHONE	WEBSITE
Child Care Access Hotline – 8.00 am – 9.00 pm, Monday to Friday	1800 670 305	www.australia.gov.au/service/child-care-access-hotline
Family Assistance Office – Things You Should Know About Child Care	13 6150	www.familyassist.gov.au
Department of Education, Employment and Workplace Relations – Early Childhood		www.deewr.gov.au/EarlyChildhood
My Child – ‘Find a Child Care Service’		www.mychild.gov.au

Child playgroups

There are also **playgroups**, where parents and their young children get together for the children to play together and for the parents to make friends and share information.

Playgroups can help with a child's learning and development. It can also reduce isolation for children and their parents by providing regular social activities.

See below to find the location of a playgroup near you.

	AGENCY	TELEPHONE	WEBSITE
National	Playgroup Australia	1800 171 882	www.playgroupaustralia.com.au

Schools

Preschools are available for all four-year-old children. Preschool helps children to develop physically, emotionally and socially in the year before going to school.

In Australia children must attend school from five years of age until they finish Year 10. After Year 10 they must participate in full-time education, training or employment or a combination of these activities (at least 25 hours per week) until they finish Year 12 or reach 17 years of age.

Generally, children attend **primary school** until they are 12 or 13 years old and then attend **high school** (or 'secondary school') until they are 17 or 18 years old. Some **colleges** (senior secondary schools) take only students in Years 11 and 12 who are preparing for final high school examinations.

You can send your children to either a government or a non-government school. To find schools in your area, look under 'Schools' in the [White Pages](#) telephone directory.

Government schools provide free education. However, most schools ask for a small fee or a voluntary contribution to enhance the school's educational and sporting programs. There are additional educational materials or services that parents are expected to provide or pay the school to provide. Parents may need to provide their children with pencils, pens, textbooks and school uniforms (where appropriate).

Students holding temporary visas may be required to pay full school fees. You have to check with individual schools for details.

Non-government schools charge fees, and they may have a religious affiliation or a particular educational philosophy. Parents who want to find out about private education can make an appointment with the relevant non-government educational authority or contact the selected school directly.

If you need **before or after school care** or **school holiday programs** ask the selected school about these programs. These programs are available to look after your children while you go to work.

Non-English speaking school children

In most states and territories, newly arrived children who do not speak English can enrol directly in English language schools and English language centres, which provide intensive English programs designed for children. These schools are located in metropolitan areas and in some larger country towns. For more information about English language programs for school children ask at your nearest government school.

The **English as a Second Language New Arrivals Program (ESL-NA)** provides intensive English language tuition to eligible, newly arrived migrant students in Catholic and independent primary and secondary schools. For more information about ESL-NA, see Chapter 2, *Help with English*.

Interpreters

Parents and carers who speak limited or no English can ask the school for an interpreter to be present when discussing matters involving their children. They can also ring the **Translating and Interpreting Service (TIS National)** to contact the school.

TIS NATIONAL CONTACT DETAILS

Translating and Interpreting Service

Website

13 1450 – 24 Hour

www.immi.gov.au/tis

Enrolment

To enrol your child in a school, contact the school by telephone or in person. You will need to take your visa or entry to Australia documents, proof of your child's date of birth, and any papers including school reports relating to their previous education. You may also need to show immunisation documents. See Chapter 14, *The health system* under the heading *Immunisation*.

Student concession cards

In some states and territories students may be able to receive a student card that entitles them to significant discounts when paying for many services, for example when catching public transport.

Vocational Education and Training

Vocational Education and Training (VET) courses are for people who want technical skills, trade skills, or skills to help them get a specific job. There are many vocational training courses in areas such as information technology, business services, art and media, tourism and hospitality, child care, transport and logistics, construction, mining, manufacturing and rural industries.

The courses are provided in **Technical and Further Education (TAFE)** Institutes, Adult and Community Education (ACE) organisations and Registered Training Organisations (RTOs). Secondary school students can also take Vocational Education and Training courses in their final years at school. Fees are charged for Vocational Education and Training courses and students often need to buy their own books, materials or equipment. Students must complete secondary school to qualify for some courses.

See below to find out more about Vocational Education and Training courses and what is available in your state or territory.

VOCATIONAL EDUCATION AND TRAINING (VET)		TELEPHONE	WEBSITE
National	VET Information Gateway		www.training.com.au
National	National Training Information Service (NTIS) – VET Database		www.training.gov.au
National	Department of Employment, Education and Workplace Relations (DEEWR) – advice on help with VET fees		www.deewr.gov.au
ACT	Canberra Institute of Technology	02 6207 3100	www.cit.act.edu.au
NSW	TAFE NSW Information Centre	13 1601	www.tafensw.edu.au
NT	Department of Education and Training – GET VET	08 8999 5659	www.det.nt.gov.au
QLD	TAFE Queensland	1300 308 233	www.tafe.qld.gov.au
SA	TAFE SA Enquiries	1800 882 661	www.tafesa.edu.au
TAS	Tasmanian Polytechnic, Academy, Skills Institute	1300 655 307 1300 362 175	www.yourchoice.tas.gov.au
VIC	Skills Victoria – TAFE Course Information Line	13 1823	www.tafe.vic.gov.au
WA	Training WA	1800 999 167	www.trainingwa.wa.gov.au

See Chapter 9, *Employment*, for more information on recognition of trade qualifications.

Community short courses

A diverse range of educational activities are offered through **Adult and Community Education (ACE)** in local communities. Adult and Community Education programs are usually very flexible in the way they are run so that they suit people of varying abilities and backgrounds.

Adult and Community Education courses do not usually lead to qualifications but might provide a pathway through to more formal education and work-related training. Adult and Community Education can also provide work related skills and credentials or satisfy personal, lifestyle or social needs.

Some short courses are accredited and designed to provide knowledge and skills across a wide range of topics, including art, information technology, small business, English and other languages and sport.

Some Technical and Further Education (TAFE) and Vocational Education Training (VET) organisations also offer non-accredited short courses without formal assessment and short accredited courses to upgrade your skills. Adult and Community Education courses are open to people over 15 years of age. Typically, course duration is two to three hours weekly, over six to eight weeks, or full day workshops. Often these courses are held in the evening or on weekends.

Universities

Australian universities are among the best in the world. An undergraduate degree course usually takes three years, but there are also double-degrees and post-graduate studies that take longer to complete. Some courses have distance learning and part-time options. Universities may also offer shorter professional development courses.

Prior to attending university, students with limited English should enrol in an English program. This will help ensure that their English language skills are adequate to cope with university requirements.

For information about admission and courses, contact the individual university, or visit the **Going to University** website. The website **Study in Australia** has useful information about studying in Australia, which is available in languages other than English.

Costs for university courses may include 'up front' tuition fees or fees that are paid once your degree is completed (Higher Education Contribution Scheme, also known as **HECS**), incidental fees, books, accommodation and general living costs. Students should also be aware that if they withdraw from university they still may incur a HECS debt.

See below to find out about studying at university.

STUDYING AT UNIVERSITY		TELEPHONE	WEBSITE
National	Department of Education, Employment and Workplace Relations – 'Going to Uni' student enquiry line	1800 020 108	www.goingtouni.gov.au
National	Courses and state/territory providers		Going to Uni course finder
National	Study in Australia web page – including information in languages other than English		studyinaustralia.gov.au

See Chapter 9, *Employment*, for more information about recognition of tertiary qualifications.

Student support payments

Youth Allowance (for people aged 16 – 24 years of age) and **Austudy** payments (for those 25 years of age and over) provide financial assistance for full-time students undertaking approved study. Both payments depend on income and assets being within certain limits.

A 104 week waiting period for most newly arrived residents generally applies. Refugees and humanitarian entrants are exempt from this waiting period.

For more information about these financial support schemes, contact Centrelink. See Chapter 11, *Family Assistance Office and Centrelink payments*.

International student support

The Australian Government is committed to providing the highest quality education system and making sure that international students receive the support they need while they are studying.

Your education and training institution is required to assist you with problems that may arise when you are studying with them. They must help you with safety and welfare issues and also have a staff member for you to contact if you are having problems with adjusting to life and study in Australia.

Make sure you know the contact person at your institution. Always contact this person for help when you experience problems.

Safety – If you feel threatened or have been injured, you should report the matter to the police in your state or territory.

Discrimination – If you believe you are experiencing discrimination at your educational institution, at work or elsewhere, contact the Australian Human Rights and Equal Opportunity Commission on **1300 656 410**.

Accommodation – If your accommodation is unsuitable, or you think your rent is too high, contact the Tenants' Union or Advice Service in your state or territory.

See Chapter 9, *Housing* under *Tenants' rights and responsibilities* for state and territory contact details.

ADVICE FOR INTERNATIONAL STUDENTS

Department of Education Employment and Workplace Relations studyinaustralia.gov.au
– Study in Australia web page – including information in
languages other than English

14 The health system

Medicare

The Australian Government provides help with some medical, optometrist and hospital expenses through a scheme called **Medicare**. Medicare provides free treatment as a public (Medicare) patient in a public hospital and patient subsidies for private treatment by doctors and specialists. It also covers some limited services by optometrists, nurse practitioners, midwives and dentists. If you reach a Medicare Safety Net threshold, visits to your doctor or having tests may end up costing you even less.

Migrants, refugees and humanitarian entrants generally have immediate access to health care under Medicare Australia.

When you visit your doctor, they may bulk bill. This means the doctor will claim from Medicare and you will not have to pay for the service. If the doctor does not bulk bill, you will be asked to pay for your treatment and you may be able claim some of the costs back from Medicare or your private health insurance fund. You must take your Medicare card (and Health Care Card if you have one) when you visit your doctor.

The Australian Government also helps with the cost of some medicines under the Pharmaceutical Benefits Scheme (PBS). If you need a lot of medicine in a year, the PBS Safety Net can help you. Once you reach the PBS Safety net amount and a pharmacist has given you a PBS Safety Net Card, your PBS medicine will be cheaper or free for the rest of the year. If you choose a more expensive brand of medicine, or your doctor prescribes one, you may need to pay more.

Medicare **does not pay** towards ambulance costs, most dental services, physiotherapy, spectacles, podiatry, chiropractic services, or private hospital accommodation.

To find out if you are eligible and to register with Medicare, you should go to a Medicare office with your passport, travel documents and permanent visa. If all eligibility requirements are met, you may be given your Medicare card number to use until your card arrives in the mail in approximately three weeks. In many cases you will pay for medical care first, and then receive some money back from Medicare.

Medicare administers the Australian Childhood Immunisation Register. If you have a child under the age of seven years, make sure that you bring their immunisation records to help your doctor in Australia determine if their immunisations are up-to-date. Your child's immunisation history will help you meet immunisation requirements when enrolling your children in school and is also a requirement for some Family Assistance payments.

In addition, Medicare provides help with Family Assistance payments and services. Some of the payments available at your local Medicare office include Family Tax Benefit, Paid Parental Leave, Baby Bonus, Child Care Rebate and Maternity Immunisation Allowance.

Medicare has an **Information Kit** that is translated into 19 different languages. The kit has information about Medicare's programs and services and explains the eligibility requirements for benefits and payments. Remember to ask for it when you visit your local Medicare office or go to the website.

See Chapter 1, *What to do soon after arrival* for more information about Medicare.

MEDICARE AUSTRALIA CONTACT DETAILS

Telephone

13 2011

Visit an office

[Medicare office locations](#)

Medicare Information Kit – available in languages other than English

[Information Kit](#)

Website

www.medicareaustralia.gov.au

Centrelink Health Care Card

If you receive a **Centrelink** payment or earn a low income, you may be eligible for a government **Health Care Card**. The card will entitle you to a range of concessions, including the cost of medicines and the health services: doctor, dentist and ambulance.

Note: Even if you have a Health Care Card, you will still need to present your Medicare card with your Health Care Card for all basic hospital and medical treatment.

See Chapter 11, *Family Assistance Office and Centrelink payments* for more information.

CENTRELINK

Centrelink Health Care Card information

[Centrelink 'Health Care Cards' webpage](#)

Private health insurance

Many Australians choose to pay for private health insurance. This covers all or some of the costs of treatment as a private patient in private or public hospitals, and can include some services that Medicare does not cover, such as most dental care, most optical care, and ambulance transport in some states and territories.

The costs and types of cover vary widely, so if you decide to get private health insurance, it is important to compare different funds and **check the details carefully before you buy the policy**.

Incentives

The Australian Government offers financial incentives to encourage people to take out private health insurance. If you are considering taking up private health insurance you should be aware of:

1. **The Private Health Insurance Rebate** – You could be eligible to claim the Private Health Insurance Rebate if you are eligible for Medicare and have a complying health insurance policy that provides hospital treatment, general treatment ('ancillary' or 'extras') cover or both.
2. **The Medicare Levy Surcharge** – Most Australian taxpayers have a Medicare Levy included in the amount of tax they pay. The Medicare Levy Surcharge is an additional 1 per cent a surcharge imposed on people who earn over a certain income threshold amount and do not have private hospital insurance. The income thresholds are indexed each year to keep pace with changes in average wages.
3. **Lifetime Health Cover** – This scheme encourages people to take out hospital cover at an early age. If a person takes out hospital cover after 1 July following their 31st birthday, they will pay more for the same level of cover than a person who took out cover before 1 July following their 31st birthday. The cost increases by 2 per cent for each year that a person delays taking out cover. To avoid the Lifetime Health Cover loading, you must purchase hospital cover from an Australian registered health insurer before your Lifetime Health Cover deadline.

Special conditions apply for new migrants who arrive in Australia after July 1 following their 31st birthday. Migrants do not pay an increased cost if they purchase private hospital cover within 12 months from the day they are registered as eligible for full Medicare benefits.

Refer below to get more information about private health insurance.

INFORMATION ABOUT PRIVATE HEALTH INSURANCE

Department of Health and Ageing
– information about private health insurance

Department of Health and Ageing
– information about Lifetime Health Cover

Private Health Insurance Ombudsman

Health funds and policy comparison

WEBSITE

['Private Health Insurance' webpage](#)

['Lifetime Health Cover' webpage](#)

www.phio.org.au

www.privatehealth.gov.au

Medical assistance

Medical emergencies

Emergency medical treatment is available 24 hours a day, seven days a week at the 'Casualty' or 'Emergency' departments of public hospitals. Public and private hospitals are listed under 'Hospitals' in the [White Pages](#) telephone directory. Emergency treatment may also be available at some medical centres.

If you or someone you know is dangerously ill, **call 000** immediately and ask for an “**Ambulance**”.

When you go to hospital, remember to take with you any medicines you are using and also your Medicare card, private health insurance membership card, Health Care or Pension Concession Card.

If the situation is not an emergency you should seek medical assistance from your family doctor.

Telephone health information and advice services

All states and territories have telephone services that provide 24 hour, seven days a week guidance about health matters and can direct you to local health services.

You should always try to contact your regular family doctor first. But if they are not available, the services listed below have qualified nurses who can provide immediate professional advice on how urgent your problem is and what to do about it.

Refer to the details below to find out more about the 24 hour, seven days a week telephone health service in your state or territory.

STATE OR TERRITORY	TELEPHONE HEALTH ADVICE SERVICE	TELEPHONE	WEBSITE
ACT	healthdirect	1800 022 222	www.healthdirect.org.au
NSW	healthdirect	1800 022 222	www.healthdirect.org.au
NT	healthdirect	1800 022 222	www.healthdirect.org.au
QLD	13 HEALTH	13 43 25 84	www.health.qld.gov.au
SA	healthdirect	1800 022 222	www.healthdirect.org.au
TAS	healthdirect	1800 022 222	www.healthdirect.org.au
VIC	NURSE-ON-CALL	1300 606 024	www.health.vic.gov.au
WA	healthdirect	1800 022 222	www.healthdirect.org.au

Ambulance costs

Medicare does not cover the cost of ambulance transport. Ambulance costs vary depending on which state or territory you live in and can be expensive even for a short ride if you do not have ambulance insurance coverage.

In Queensland and Tasmania, ambulance services are generally provided free for local residents. In all other states and territories, fees may be charged. The fees can vary depending on how far you travel by ambulance, the nature of your illness and whether you are eligible for a concession.

If you live outside Queensland or Tasmania you may want to insure against ambulance costs, either through membership schemes provided by the ambulance service (in the Northern Territory, South Australia, Victoria and country areas of Western Australia) or through a private health insurance fund (in the Australian Capital Territory, New South Wales and metropolitan Western Australia).

General Practitioners (GPs)

If you have a health concern and it is not an emergency, you should go first to a family doctor (also called a 'general practitioner' or GP) or to a medical centre. You can choose which doctor or medical centre you attend – they are listed in the [Yellow Pages](#) telephone directory under 'Medical practitioners' and online.

Your doctor will require that you make an appointment, usually by telephone, before you arrive. Make sure you are on time for your appointment.

Specialists

You cannot visit a medical **specialist** without seeing a general practitioner (family doctor) first. The doctor may refer you to a medical or other specialist for further treatment.

Doctors' interpreting priority line

Doctors may use a TIS National interpreter to assist with your medical consultation. This is done at no cost to you or your doctor if you are a permanent resident or an Australian citizen and the medical consultation is covered by Medicare. A doctor can also book an on-site interpreter if this is required. You can ask your doctor to access this service. See Chapter 2, *Help with English*.

Medicines

If your doctor believes you need medicines, you may be given a prescription to take to a **chemist** shop or **pharmacy**. Many medicines, such as antibiotics, are only available with a prescription. If you have a Health Care Card or Pension Concession Card provided by Centrelink you will be eligible for a concession on certain medicines. You must also bring your Medicare card when collecting your medicines from the chemist shop.

It is important to read labels and instructions on medicines carefully and ask questions if you are uncertain. For help or information about medicines, speak to a pharmacist or call the Medicine Line.

Pharmacies can also use telephone interpreters to speak with you about medicines. These are free services provided by the government to help you.

MEDICINES AND PRESCRIPTIONS

National	Medicine Line – National Prescribing Service, Monday to Friday – 9.00 am to 5.00 pm
National	Medicare Australia – information about prescriptions

TELEPHONE

1300 633 424

WEBSITE

['Medicine Line' webpage](#)

['Your prescriptions' webpage](#)

State and territory health services

State and territory governments provide hospital and community health services. For more information about the services available in your state or territory contact the relevant government department.

STATE OR TERRITORY	HEALTH AGENCIES	WEBSITE
ACT	Department of Health	www.health.act.gov.au
NSW	Department of Health	www.health.nsw.gov.au
NT	Department of Health and Families	www.health.nt.gov.au
QLD	Queensland Health	www.health.qld.gov.au
SA	Department of Health	www.health.sa.gov.au
TAS	Department of Health and Human Services	www.dhhs.tas.gov.au
VIC	Department of Health	www.health.vic.gov.au
WA	Department of Health	www.health.wa.gov.au

Examples of community and other health services provided by state and territory governments are:

Community health centres

Community health centres provide health services for people of all ages at low cost. Not all centres provide the same services. The services that are often available include nursing, health education and promotion, physiotherapy, dental care, medical care, counselling and social welfare.

Health services for families with young children

Maternity and child health services are available in most states and territories. These services are usually free for all families with children from birth to school entry age. They offer health information, immunisation, and advice about child development, parenting and nutrition for young children.

Women's health services

Women's health services support women to make informed decisions about their own health. They help women either individually or in groups with information such as where you can find your nearest female doctor, where to go to have a pap smear (a preventative test for cervical cancer), breast care, pregnancy, alcohol and drug problems, help with gambling, and where to go if you are a victim of domestic violence.

Disability services

There is a range of support and services available for people with a disability and their families or carers though state and territory health services.

Services for people from diverse backgrounds

Many 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.

Mental health services

A number of services exist for people who need help for mental health problems and mental illness. In most common cases, people needing assistance for mental health difficulties should contact their family doctor or community health centre. If you need urgent assistance, contact the psychiatric team at your nearest hospital or contact your doctor. Information and assistance with mental health issues may be found through the agencies listed below.

MENTAL HEALTH ASSISTANCE	TELEPHONE	WEBSITE
Lifeline – 24 Hour Helpline	13 1114	www.lifeline.org.au
Kids Helpline – 24 Hour Helpline	1800 55 1800	www.kidshelp.com.au
Mens Helpline Australia – 24 Hour Crisis Line	1300 789 978	www.menslineaus.org.au

Torture and trauma counselling

There are specialised services in each state and territory to assist people who have experienced trauma and torture. Refer below to find out how to access these services in your state or territory.

	TORTURE AND TRAUMA COUNSELLING	TELEPHONE	WEBSITE
ACT	Companion House – Assisting Survivors of Torture and Trauma	02 6251 4550	www.companionhouse.org.au
NSW	Service for the Treatment and Rehabilitation of Torture and Trauma Survivors (STARTTS)	02 9794 1900	www.startts.org.au
NT	Melaleuca Refugee Centre – support Service for Survivors of Torture and Trauma	08 8985 3311	www.melaleuca.org.au
QLD	Queensland Program of Assistance to Survivors of Torture and Trauma (QPASTT)	07 3391 6677	www.qpastt.org.au
SA	Survivors of Torture and Trauma Assistance and Rehabilitation Service (STTARS)	08 8346 5433	www.sttars.org.au
TAS	Phoenix Centre – support Service for Survivors of Torture and Trauma	03 6234 9138	www.mrchobart.org.au
VIC	Foundation House – Victorian Foundation for Survivors of Torture (VFST)	03 9388 0022	www.foundationhouse.com.au
WA	Association for Services to Torture and Trauma Survivors (ASeTTS)	08 9227 2700	www.asetts.org.au

Child safety and accident prevention

Kidsafe, the Child Accident Prevention Foundation of Australia is a non-government organisation that provides child safety and accident prevention information and services to parents and communities. Some translated fact sheets are available in the Western Australian and Victorian sections of the Kidsafe website.

	AGENCY	TELEPHONE	WEBSITE
National	Kidsafe	See website for state and territory information and contact numbers	www.kidsafe.com.au

Immunisation

Immunisation protects children (and adults) against harmful infections. Immunisation is not compulsory but is recommended for all children. Some states and territories require a record of a child's immunisations to be presented when the child attends child care or starts school. Child care centres and schools want to know which children have not been immunised.

Immunisations can be obtained from your family doctor or your community health centre. If you wish to obtain the immunisations from your community health centre you will need to contact them to find out which immunisations are available and when they are available.

Your child must be up-to-date with immunisation or have an immunisation exemption for you to receive Child Care Rebate.

AGENCY	TELEPHONE	WEBSITE
Department of Health and Ageing – National Immunisation Infoline	1800 671 811	www.immunise.health.gov.au
Medicare Australia – Australian Childhood Immunisation Register	1800 653 809	www.medicareaustralia.gov.au

Dental services

Good oral health is important for general health and wellbeing. Dental care is provided mainly through private dentists. There are private dentists in your local area who usually charge you for their services. They are listed under 'Dentists' in the [Yellow Pages](#) telephone directory or online. You may wish to take out private health insurance to help cover the cost of dental services.

Medicare Australia also administers the Medicare Teen Dental Plan. The Medicare Teen Dental Plan helps eligible teenagers 12 to 17 years of age with the cost of an annual preventative dental check. If you are eligible, a letter and voucher will be sent to you. A preventative dental check can include x-rays, a scale and clean, fluoride treatment, oral hygiene instructions, dietary advice and sealing pits or cracks in a tooth.

State and territory governments provide a limited range of free oral health care to eligible Centrelink concession card holders. Services provided are primarily relief of pain and some basic oral health care, including dentures. Contact your nearest medical centre or hospital for details of services in your area. Contact Centrelink to see if you qualify for a concession. See Chapter 11, *Family Assistance Office and Centrelink payments*.

AGENCY	TELEPHONE	WEBSITE
Medicare Australia – Medicare Teen Dental Plan	13 2011	www.medicareaustralia.gov.au/dental

Accessing aged care

Residential aged care provided in aged care homes is for older people who can no longer live in their own home for reasons such as illness, disability, bereavement, an emergency, the needs of their carer, family or friends, or just because it is harder to manage at home without help. Those who do not need such a high level of care may wish to consider independent living units or retirement villages.

Aged Care Assessment Teams (ACATs) advise on what type of Australian Government funded services you need to continue living in your home, or whether you should enter an aged care home.

There are a range of community care services (care for people living in their own homes or in the community) and residential care services (care for people living in nursing homes or hostels) available for older people. You can find telephone numbers for aged care organisations and services in your state or territory (including services for people from non-English speaking backgrounds) listed under 'Aged' in the [White Pages](#) telephone directory.

Commonwealth Carelink Centres provide information and support to people caring for the elderly and people with disabilities.

AGED CARE INFORMATION	TELEPHONE	WEBSITE
Department of Health and Ageing – Aged and Community Care Infoline	1800 200 422	www.agedcareaustralia.gov.au
Seniors website		www.seniors.gov.au Centrelink –
Residential Aged Care webpage		www.centrelink.gov.au
Commonwealth Respite and Carelink Centres	1800 052 222	www.commcarelink.health.gov.au

Complaints about health care services

If you are concerned about health care provided to you or another person you can make a complaint to the independent health complaints commission in your state or territory.

STATE OR TERRITORY	HEALTH CARE COMPLAINTS AGENCY	TELEPHONE	WEBSITE
ACT	Human Rights Commission	02 6205 2222	www.hrc.act.gov.au
NSW	Health Care Complaints Commission	1800 043 159	www.hccc.nsw.gov.au
NT	Health and Community Services Complaints Commission	1800 806 380	www.hcsc.nsw.gov.au
QLD	Health Quality and Complaints Commission	1800 077 308	www.hqcc.qld.gov.au
SA	Health and Community Services Complaints Commissioner	1800 232 007	www.hcsc.sa.gov.au
TAS	Office of the Health Complaints Commissioner	1300 766 725	www.healthcomplaints.tas.gov.au
VIC	Office of the Health Services Commissioner	1800 136 066	www.health.vic.gov.au/hsc
WA	Office of Health Review	1800 813 583	www.healthreview.wa.gov.au

15 Recreation, media and life-style

Outdoor activities and safety

Australia is well suited to outdoor activities, like swimming, bushwalking, camping and sport. There are safety rules to remember when outdoors:

- Attending swimming and water safety classes is strongly advised for children and adults who cannot swim.
- Swimming in the ocean can be extremely dangerous and many swimmers have been caught in rip-currents and drowned in Australian waters. To enjoy the beach safely, **always swim between the red and yellow flags** as they mark the area supervised by lifeguards. Check for safety signs and if you get into trouble, stay calm, raise your arm and call for help. Do not swim at the beach if you cannot find the red and yellow flags or if there are signs indicating that swimming is not advised or the beach is closed.
- The ocean can be very unpredictable. It is important to observe warning signs to avoid accidents such as slipping on ocean rocks, being swept into the sea by large waves or high tides. Be extremely careful rock-fishing by the sea as many people have drowned after being swept into the water by large waves.
- Also be very careful when swimming in rivers, lakes and dams and check the depth of the water and for submerged objects before entering the water.
- **Always supervise children** who are swimming or who are near water.
- Avoid swimming, fishing and bushwalking alone. Tell someone where you are going and when to expect you back. Take plenty of food and water.
- The sun in Australia is very strong. Wear a hat, protective clothing and sunscreen on sunny days to avoid sunburn. This is especially important for young children and many schools will insist on hats being worn throughout the summer months.
- Take notice of weather forecasts. Open fires and barbeques are not permitted on **total fire ban** days.
- Australian cities, like most world cities do have incidences of assaults, particularly at night. Be careful in larger cities late at night. Be aware of your personal safety and avoid parks, dark places and known trouble spots.

INFORMATION SOURCES

Bureau of Meteorology – for weather forecasts and firebans

Royal Life Saving Society – information about swimming and water safety

Surf Life Saving Australia

Beach Safety – including information in languages other than English

Rip Current Safety Tips – including information in languages other than English

Australian Cancer Council – information about sun protection

WEBSITE

www.bom.gov.au/weather

www.royallifesaving.com.au

www.slsa.asn.au

www.beachsafe.org.au

www.ripcurrents.com.au

www.cancer.org.au

Environment

A clean environment and the protection of nature are important to Australians. **It is illegal to litter, create pollution or dispose of waste without permission.**

Native animals, fish, shellfish and plants are protected by law. Do not hunt, fish or collect plants or shellfish before checking whether you need a permit. In addition, there are special rules that apply to National Parks to prevent them being spoilt and sometimes entry fees are charged.

Refer to the links below to find out more about national parks in your state or territory.

STATE OR TERRITORY	AGENCY	WEBSITE
ACT	Parks, Conservation and Lands	www.tams.act.gov.au
NSW	NSW National Parks and Wildlife Service	www.environment.nsw.gov.au
NT	Parks and Wildlife Service	www.nt.gov.au/nreta/parks
QLD	Queensland Parks and Forest Services	www.derm.qld.gov.au
SA	National Parks and Reserves	www.environment.sa.gov.au
TAS	Parks and Wildlife Service	www.parks.tas.gov.au
VIC	Parks Victoria	www.parkweb.vic.gov.au
WA	Department of Environment and Conservation	www.dec.wa.gov.au

Newspapers, television and radio

Most news agencies in major shopping centres have newspapers in a variety of languages. If they do not stock the particular language or newspaper you want, you can ask them to order it for you.

In Australia there are a range of television channels that are free – you do not need a ‘television licence’ or subscription to watch these ‘free to air’ services.

Other television services require paid subscription (‘pay television’ or ‘pay TV’). **Before signing any contract for communication services**, be sure that you can afford to pay for the service and it is what you need given your living arrangements. In some cases people have signed up to a pay television subscription believing that they needed the service for free-to-air viewing. Others have signed lengthy contracts when renting for a shorter period.

[Special Broadcasting Service \(SBS\)](#) television and radio stations have programs in many different community languages. The weekly programs are listed in metropolitan newspapers. A list of ethnic radio stations can be found at the **National Ethnic and Multicultural Broadcasters’ Council (NEMBC)** website.

NATIONAL ETHNIC AND MULTICULTURAL BROADCASTERS’ COUNCIL CONTACT DETAILS

Telephone **03 9486 9549**

Website www.nembc.org.au – [find your local ethnic radio station](#)

Internet

If you want to have the internet connected to your home or access it through a wireless device, you will need to enter into a contract with an internet service provider. Before signing any contract, be sure that you can afford to pay for the service and it meets your needs. You can also buy pre-paid wireless internet connections.

There are a number of programs that provide free or affordable internet access and training to those who would not otherwise have access. For example, public libraries and local councils may offer free internet access.

Gambling

Some people become compulsive gamblers and lose control of their betting, often with serious consequences. Gambling can cause serious financial problems. Most of the money people use for gambling is taken from their household spending money or is borrowed. Support services are available to people affected by gambling, including family and friends. These services include counselling, financial counselling and legal advice.

Refer to the information below to find out more about problem gambling services.

	AGENCY	TELEPHONE	WEBSITE
National	National Problem Gambling Hotline	1800 858 858	
National	Lifeline	13 1114	www.lifeline.org.au
National	Gamblers Anonymous	1800 002 210	www.gansw.org.au/Meetings
State and Territory	Centrelink – contact list for services in each state and territory		www.centrelink.gov.au

Noise

There are laws that protect Australians from excessive noise. The regulations vary across the states and territories, and also depend on whether the area is zoned for commercial, industrial or residential use. In general, neighbours are tolerant of occasional noise and can work out a noise problem by talking about it with each other. However if the noise is frequent, excessively loud or occurs early in the morning or late at night and talking about it has not helped, a complaint may be made to the local council, the state or territory environment authority, or the police.

Animals

Australia has laws to protect animals from cruelty and neglect. It is forbidden to kill animals in the backyard. People who mistreat animals and birds can be fined or imprisoned. There are local laws on what domestic animals can be kept at home. Household pets like dogs need to be registered with the local council.

If you get a pet you are responsible for looking after it properly including feeding it and keeping it clean. Many pets need to be vaccinated regularly and treated by a vet when they are sick or injured. Having household pets de-sexed and micro-chipped is expected in Australia and is also the responsibility of the owner. You can get more information from your local vet or the **Royal Society for the Prevention of Cruelty to Animals (RSPCA)**.

	AGENCY	TELEPHONE	WEBSITE
National	Royal Society for the Prevention of Cruelty to Animals	See state and territory page links	www.rspca.org.au

16 Local government and community services

Australia has three levels of government – commonwealth, state or territory, and local.

The states and Northern Territory are divided into many local government areas, managed by local councils.

Your local council looks after the area you live in and provides many important services to people in the local community. Councils are funded largely by the rates paid by local property owners. You do not have to own a property to access local government services.

In Canberra, the Australian Capital Territory Government provides local council services as well as many services usually provided by state governments.

Many councils produce council information booklets or new resident kits providing information about local services and facilities (including garbage collection times). These can either be posted to you or collected from the council offices.

Visit your local council or your local library for further information on services available in your neighbourhood. Council telephone numbers and addresses are listed in the [White Pages](#) telephone directory under the name of the local district. They are the experts on your local area.

STATE OR TERRITORY	LOCAL GOVERNMENT INFORMATION	WEBSITE
ACT	ACT Government – Canberra Connect	www.act.gov.au
NSW	Division of Local Government	www.dlg.nsw.gov.au
NT	NT Government	www.localgovernment.nt.gov.au
QLD	Department of Infrastructure and Planning	www.dip.qld.gov.au
SA	Department of Planning and Local Government	www.localgovt.sa.gov.au
TAS	Local Government Association of Tasmania	www.lgat.tas.gov.au
VIC	Local Government Victoria	www.localgovernment.vic.gov.au
WA	Department of Local Government	dlg.wa.gov.au

Local government services

Councils maintain the local roads, provide public toilets, and make sure shops and restaurants meet proper health standards. They control building developments, and if you want to make changes to your property, you must check with your local council that you have approval.

Local councils often provide public halls, sporting, recreational and cultural facilities for community groups to use. Councils can also provide a wide range of support services such as child health centres, child care centres, youth workers, and aged care and disability services.

Local council services may need to be paid for. Fees are published in brochures and council websites.

You should not pay extra money or gifts to public officials to secure a decision or approval. To make such offers is considered to be bribery and is illegal.

Multicultural services

Many local councils have multicultural or community workers who can give you valuable help and advice as you settle into life in Australia.

Some have services designed to meet the particular needs of those from diverse backgrounds and may have a multicultural liaison officer. Contact your local council to find out what services they offer.

Libraries

Most areas have public libraries that people can join to borrow books free of charge. Libraries also have some books in languages other than English or may be able to order them in. In most libraries you can access the internet for free.

Go to the link below to find the location of your nearest public library.

	AUSTRALIAN PUBLIC LIBRARIES	WEBSITE
National	National Library of Australia – Australian Libraries Gateway	Australian Libraries Gateway webpage

Garbage collection and recycling

Councils are responsible for garbage collection and recycling. Check with the council or your neighbours to find out about collection times.

Australian Government Regional Information Service

The **Australian Government Regional Information Service (AGRIS)** is an information service about Australian Government services and programs for people living in rural and regional Australia. The **Regional Entry Point** helps you find information about a range of Australian Government programs and services for individuals, families, communities, farms and businesses in rural, regional and remote Australia. While these are not local government services they may be of interest to people migrating to areas outside the major cities.

AUSTRALIAN GOVERNMENT REGIONAL INFORMATION SERVICE

Telephone	1800 026 222
Website	www.regionalaustralia.gov.au

17 Visas and citizenship

The **Department of Immigration and Citizenship (DIAC)** is your contact point for all visa matters and Australian citizenship issues.

Settlement information and advice is available from offices of the department in Australia and at overseas offices. General information is also available on the department's website.

DEPARTMENT OF IMMIGRATION AND CITIZENSHIP CONTACT DETAILS

Telephone – inquiries line	13 1881
Translating and Interpreting Service	13 1450 – 24 Hour
Information about living in Australia	Living in Australia webpage
Information in languages other than English	Information in languages other than English
Visit an office	DIAC office locations in Australia
Website	www.immi.gov.au

Visas

DIAC offices deal with a range of immigration services, such as visas and permits, and applications for temporary or permanent stay.

Resident Return visas

If you are an Australian permanent resident planning to leave Australia for any temporary period and wish to return to Australia, you may need a **Resident Return visa**. Contact the Department of Immigration and Citizenship to find out whether you will need a visa to return to Australia.

Family visits to Australia

To visit

Temporary visitors need to apply for a visa that covers the full period of their stay in Australia. Each type of visitor's visa has special conditions. Contact the nearest Australian Immigration Office for more information.

To migrate

Permanent migration to Australia generally happens in three ways:

- **Family migration** – the applicant must have a relative in Australia to sponsor them.
- **Skilled migration** – the applicant must have skills or special abilities that will contribute to the economy or other areas of Australian life.
- **Refugee, Humanitarian, Special Humanitarian and Special Assistance.**

There are strict requirements in each migration category which your relatives must meet to migrate. Migration regulations are complex and change often, so it is best to contact the Department of Immigration and Citizenship for information about your individual situation.

Registered migration agents

A migration agent is a person who can advise on immigration matters, help you to prepare and lodge an application, and deal with DIAC on your behalf, usually for a fee.

It is not compulsory to use a migration agent, however, if you do not feel confident lodging an application or if your case is complex, you may wish to use a **registered** migration agent.

Migration agents operating in Australia **must** be registered with the Office of the Migration Agents Registration Authority (MARA). To find a registered migration agent, search the **Register of Migration Agents** on the Office of the Migration Agents Registration Authority. See link below.

Checking your visa details online

Visa Entitlement Verification Online (VEVO) is a free online facility provided by the Department of Immigration and Citizenship for visa holders and organisations to check current visa holder details.

Visa holders and organisations can find more information about the Visa Entitlement Verification Online facility, including information on accessing the facility at the following web pages.

MIGRATION CONTACT DETAILS

Immigration Inquiries Line	13 1881
Australian Immigration Offices	www.immi.gov.au/contacts
Migrating to Australia	www.immi.gov.au/immigration
Information about Australian visas	Finding a visa
Online visa applications	www.immi.gov.au/e Visa
Electronic Travel Authority (ETA) web pages	www.eta.immi.gov.au
Register of Migration Agents	www.mara.gov.au
Checking your visa details online (VEVO)	www.immi.gov.au/e Visa/vevo

Australian citizenship

Australian citizenship is an important step in your migration journey. To become a citizen means that you are making an ongoing commitment to Australia and all that this country stands for. Australian citizenship is a privilege that offers enormous rewards and provides the opportunity to fully participate in our democratic nation.

Most permanent residents seeking to become citizens must meet certain requirements before applying for citizenship. These requirements include living in Australia for a specified period of time and being of good character. Once you meet these requirements you may make an application for Australian citizenship. Details on the residence requirement and other eligibility criteria, is available from the citizenship website.

Most people who apply for Australian citizenship are also required to pass a citizenship test. To prepare for the test, you should read the citizenship test resource book that is available at the website listed below. The citizenship test is based on the Pledge of Commitment that new Australians make when becoming citizens and covers topics such as Australia's democratic beliefs, the responsibilities and privileges of citizenship and government and the law in Australia.

If you pass your Australian citizenship test and your citizenship application is successful, you will be invited to attend a citizenship ceremony. At the ceremony, most adult applicants will be required to make the Pledge of Commitment before they become Australian citizens.

Information about Australian citizenship, further details on the residence requirement and other eligibility criteria and application forms, is available from the citizenship website.

INFORMATION ABOUT AUSTRALIAN CITIZENSHIP

Citizenship Information Line	13 1880
Citizenship website	www.citizenship.gov.au

After you become an Australian citizen, you may apply for an Australian passport. If you continue to hold the citizenship of another country as well as your Australian citizenship, you should travel in and out of Australia using your Australian passport.

It is compulsory for Australian citizens to enrol to vote once they are 18 years of age or older. There is the opportunity to enrol at your Australian citizenship ceremony. You can also enrol at 17 years of age to be ready to vote once you turn 18.

Electoral enrolment forms are available at post offices, **Australian Electoral Commission (AEC)** offices and the Australian Electoral Commission website. Completing one form will enrol you for federal elections, state/territory elections and most local government elections. Every time you move address you must complete a new enrolment form. More information is available at the website (including in languages other than English) or call the Australian Electoral Commission if you have any questions.

AUSTRALIAN ELECTORAL COMMISSION CONTACT DETAILS

Enquiries Line	13 2326
Website	www.aec.gov.au