

How to Complete Your Tax File Number Declaration

Terms we use

When we say:

- payer, we mean the business or individual making payments under the pay as you go (PAYG) withholding system
- payee, we mean the individual being paid.

When should you use this form?

You should complete this form before you start to receive payments from a new payer – for example, when you receive:

- payments for work and services as an employee, company director or office holder
- payments under return-to-work schemes, labour-hire arrangements or other specified payments
- benefit and compensation payments
- superannuation benefits.

The information you provide on this form is used to work out the amount of tax to be withheld from payments made to you – for example, if you:

- are claiming the tax-free threshold from this payer
- are an Australian resident for tax purposes
- have a Higher Education Loan Program (HELP) debt
- have a Financial Supplement debt.

You do not need to complete this form if you:

- have reached 60 years of age and started receiving a superannuation benefit that does not include an untaxed element for that benefit.
- are receiving superannuation benefits from a super fund and have been taken to have quoted your TFN to the trustee of the super fund.

What if you lose your TFN

If you have lost your TFN or are not sure you have one, check all correspondence from the ATO, such as your income tax notice of assessment, as well as any payment summaries issued to you by a payer. If you use a registered tax agent, they may also be able to tell you your TFN.

If you still can't find your TFN, you can:

- phone 13 28 61 between 8.00am and 6.00pm, Monday to Friday
- visit one of the ATO shopfronts (phone 13 28 61 to make an appointment).

If you phone or visit the ATO, they need to know they are talking to the right person before they can discuss your tax affairs. They will ask for details only you, or someone you've authorised, would know. An authorised contact is someone you've previously told can act on your behalf.

Do you need to apply for a TFN?

If you don't have a TFN and want to provide a TFN to your payer, you will need to apply for one – refer to [Applying for a TFN](#)

Other forms you may need to complete

In addition to the TFN declaration, you may also need to complete and give your payer the following forms:

- [Withholding declaration](#) (NAT 3093) if you want to
- claim entitlement to the seniors and pensioners tax offset (question 9) or other tax offsets (question 10)
- advise your payer to adjust the amount withheld from payments made to you
- change information you previously provided in a TFN declaration.
- [Medicare levy variation declaration](#) (NAT 0929) if you qualify for a reduced rate of Medicare levy or are liable for the Medicare levy surcharge. You can vary the amount your payer withholds from your payments (see [More information](#)).
- *Standard choice form* (NAT 13080) to choose a super fund for your employer to pay super contributions to. Information about your existing super accounts is available on our website at ato.gov.au/superseeker. You are able to view and consolidate other super accounts electronically by transferring your super into your current account. If you've worked in Australia while on an eligible temporary resident visa, you may have super accumulated under your name. For more information or to lodge a claim if eligible on the web, refer to [Departing Australia Superannuation Payment \(DASP\)](#).

Question 3

What is your tax file number (TFN)?

This question asks you to quote your TFN.



The ATO and your payer are authorised by the *Taxation Administration Act 1953* to request your TFN. It's not an offence not to quote your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld. Your payer is required to withhold the top rate of tax plus from all payments made to you if you do not provide your TFN or claim an exemption from quoting your TFN.

You may claim an exemption from quoting your TFN.

Leave question 3 blank if you:

- have lodged a TFN form or made an enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer, who must withhold at the standard rate during this time. After 28 days, if you have not given your TFN to your payer, they will withhold the top rate of tax from future payments
- are claiming an exemption from quoting a TFN because you are under 18 years of age and do not earn enough to pay tax, or you are an applicant or recipient of certain pensions, benefits or allowances from the
- Department of Human Services – however, you will need to quote your TFN if you receive a Newstart, Youth or sickness allowance or an Austudy or parenting payment
- Department of Veterans' Affairs – a service pension under the *Veterans' Entitlement Act 1986*
- Military Rehabilitation and Compensation Commission.

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Provision of your TFN to your super fund

Your payer must quote your TFN to the super fund they pay your contributions to on your behalf. If your super fund does not have your TFN, you can provide it to them. This ensures:

- your super fund can accept all types of contributions to your accounts
- additional tax will not be imposed on contributions as a result of failing to provide your TFN
- there will be no *additional* tax to be deducted when you start drawing down your super benefits
- you can trace different super accounts in your name.
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Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is authorised to collect your TFN, which will only be used for superannuation purposes. The trustee of your super fund may provide your TFN to another super provider if your benefits are being transferred. However, you may write to the trustee of your super fund and ask them not to provide your TFN to any other trustee.

Once you've quoted your TFN to one super fund, we may also provide it to another regulated super provider you have a membership with if they don't already hold your TFN. If you don't want this provider to have your TFN, you need to contact them directly and ask them not to record your TFN. If we do provide your TFN to another regulated super provider you will be taken to have quoted your TFN to that super provider.

Question 4, 5 and 6

Fill in only if you have changed your name since you last dealt with the ATO.

Question 7

Are you an Australian resident for tax purposes?

Generally, we consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- have been in Australia continuously for six months or more, and for most of that time you worked in the one job and lived in the same place
- will be or have been in Australia for more than half of the financial year (unless your usual home is overseas and you do not intend to live in Australia).

If you go overseas temporarily and do not set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

Note: The criteria we use to determine residency are not the same as used by the Department of Immigration and Border Protection, or the Department of Human Services.



Foreign resident tax rates are different

A higher rate of tax applies to foreign residents' taxable income, and foreign residents are not entitled to a tax-free threshold.

You are not entitled to claim the tax-free threshold and tax offsets if you are not an Australian resident for tax purposes. However, there is an exception with seniors and pensioners, zone or overseas forces tax offsets.



Find out more

To check your Australian residency status for tax purposes, refer to [Work out your tax residency](#).

Answer no to this question if you are not an Australian resident for tax purposes. You must also answer no at questions 8, 9 and 10 (unless you are a foreign resident claiming a seniors and pensioners, zone or overseas forces tax offset).

Question 8

Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each financial year that is not taxed. By claiming the threshold, you reduce the amount of tax that is withheld from your pay during the year. It is available only to people who are Australian residents for tax purposes – that is, people who answered yes at question 7.



Find out more

The current tax-free threshold can be found at [What is the tax-free threshold?](#)
End of find out more

Answer **yes** if you want to claim the tax-free threshold, you are an Australian resident for tax purposes and **one** of the following applies:

- you are not currently claiming the tax-free threshold from another payer
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be less than the tax-free threshold.

Answer **no** if **one** of the following applies:

- you answered **no** at question 7
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be more than the tax-free threshold
- you do not want to claim the tax-free threshold.



Do you have more than one job or payer?

If you are sure that your total income for the year from all sources will be less than the tax-free threshold, you can claim the threshold from all of your payers.

If your total income for the year from all sources will be more than the tax-free threshold, you can only claim the threshold from only one payer at a time. Generally, you would choose the one you expect will pay you the most during the financial year.

If your circumstances change, you must advise your payers by completing a [Withholding declaration](#) (NAT 3093).

If you earn more than the tax-free threshold from all sources and you have claimed the tax-free threshold with more than one payer at a time, you may end up with a tax debt at the end of the financial year. To avoid having a debt, you should ask one or more of your payers to withhold additional amounts by completing a [Withholding declaration - upwards variation](#) (NAT 5367).

If you receive any taxable government payments or allowances, such as Newstart, Youth Allowance or Austudy payment, you are likely to be already claiming the tax-free threshold from that payment.



Find out more

Information about your entitlement, which payer you should claim it from, or how to vary your withholding rate, refer to:

[What is the tax-free threshold?](#)

[When you have income from two payers](#) (NAT 7473).

Question 9

Do you want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you?



Claim benefits and tax offsets with only one payer

You are not entitled to reduce your withholding amounts, or claim the seniors and pensioners tax offset (SAPTO), with more than one payer at the same time.

If you receive income from more than one source and need help with this question, phone 1300 360 221 between 8.00am and 6.00pm, Monday to Friday.

How your income affects the amount of your tax offset

You must meet the eligibility conditions to receive the SAPTO. Your rebate income, not your taxable income, determines the amount of SAPTO you will receive, if any.

Answer yes if you are eligible and choose to claim the SAPTO with this payer. To reduce the amount withheld from payments you receive during the year from this payer, you will also need to complete a [Withholding declaration](#) (NAT 3093).

Answer **no** if one of the following applies:

- you are not eligible for the SAPTO
- you are already claiming the SAPTO from another payer
- you are eligible, but want to claim your entitlement to the tax offset as a lump sum in your end-of-year income tax assessment.



Find out more

Information about your eligibility to claim the tax offset or rebate income, refer to [Offsets you can claim](#).

Question 10

Do you want to claim a zone, overseas forces or dependent (invalid and carer) tax offset by reducing the amount withheld from payments made to you?



Claim tax offsets with only one payer

You are not entitled to claim tax offsets with more than one payer at the same time.

You may be eligible for one or more of the following:

- a zone tax offset if you live or work in certain remote or isolated areas of Australia
- an overseas forces tax offset if you serve overseas as a member of Australia's Defence Force or a United Nations armed force
- a dependent (invalid and carer) tax offset

Answer **yes** to this question if you are eligible and choose to receive tax offsets by reducing the amount withheld from payments made to you from this payer. You also need to complete a [Withholding declaration](#) (NAT 3093).

Answer **no** to this question if you are not eligible for the tax offsets, choose to receive any of these tax offsets as an end-of-year lump sum through the tax system, or are already claiming the offset from another payer.



Foreign resident

If you are not an Australian resident for tax purposes, you are not entitled to claim a dependent (invalid and carer) tax offset. You may be entitled to claim the zone or overseas forces tax offset.



Find out more

Information about your entitlement, refer to [Offsets you can claim](#).

Question 11

Do you have an accumulated Higher Education Loan Program (HELP) debt?

Answer **yes** if you have an accumulated HELP debt.

Answer **no** if you do not have an accumulated HELP debt, or you have repaid your HELP debt in full.



You have a HELP debt if:

- the Australian Government lends you money under HECS-HELP, FEE-HELP, OS-HELP, VET FEE-HELP or SA-HELP
- you have a debt from the previous Higher Education Contribution Scheme (HECS).



Find out more

Information about repaying your HELP debt, refer to [Studying and student debt](#).

Question 12

Do you have an accumulated Financial Supplement debt?

Answer **yes** if you have an accumulated Financial Supplement debt.

Answer **no** if you do not have an accumulated Financial Supplement debt, or you have repaid your Financial Supplement debt in full.



Find out more

Information about repaying your Financial Supplement debt, refer to [Studying and student debt](#).



Have you repaid this debt?

When you have repaid your accumulated HELP or Financial Supplement debt, you need to complete a new [Withholding declaration](#) (NAT 3093) to notify your payer of the change in your circumstances.

Accept and submit the declaration

Make sure you have answered all the questions in this form, then tick the check box “I declare that the information I have given is true and correct”. The form can now be submitted to your payer.