

Tax file numbers

WHAT IS A TAX FILE NUMBER (TFN)?

A TFN is a unique number we issue to individuals and organisations to help us administer tax and other Australian Government systems.

We only issue one TFN to you during your lifetime, even if you change your circumstances such as your name or residency. You should keep your TFN secure at all times and advise us if you change your name or address so we can update your details.

- For more information on:
- keeping your TFN secure see 'How do I look after my TFN?' on page 3
 - updating your details see 'More information' on page 4.

WHY DO I NEED A TFN?

It is not compulsory to have a TFN, however, if you do not have one you may have more tax withheld than you need to or be unable to receive government benefits you are entitled to.

A TFN will help if you:

- lodge a tax return
- ask us about your tax affairs
- apply for income assistance or support payments, such as pensions or benefits from either Centrelink or the Department of Veterans' Affairs (DVA)
- claim family tax benefit (FTB) – your FTB tax claim cannot be processed without it
- make or receive payments under the pay as you go (PAYG) withholding system
- start work or change jobs
- need to submit a completed *Tax file number declaration* (NAT 3092) or a *Withholding declaration* (NAT 3093) form
- have savings accounts or investments that earn income – for example, interest or dividends
- receive a payment under the Higher Education Loan Programme
- join a superannuation fund
- are a member of a partnership or trust
- have an active Child Support Agency case

- are a non-resident living outside Australia with a business interest in Australia
- are a sole trader
- are a company director, trustee or public officer of an entity applying for an Australian business number (ABN)
- are an office bearer for a charity or non-profit organisation applying for an ABN, or
- receive royalty payments.

- ❗ If you are a non-resident of Australia for tax purposes, you **do not need a TFN** if you only receive:
- interest from an Australian bank account
 - dividends from Australian shares, or
 - royalty payments.

For detailed information about Australian residency, visit our website at www.ato.gov.au To locate this information select 'For Individuals', 'non-residents and visitors'.

HOW DO I FIND MY TFN?

You can find your TFN on:

- your income tax notice of assessment
- any correspondence we have sent to you, or
- a payment summary – for example, from your employer.

If you have a tax agent, you can ask them for 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, or
- visit your nearest shopfront (phone **13 28 61** to make an appointment).

If you phone or visit us we need to know we are talking to the correct person before discussing your tax affairs. We will ask you for details that only you, or your authorised representative, would know.



HOW DO I APPLY?

Individuals

You will need to complete and lodge one of the following application forms and provide the documents listed in each application form (see 'Proof of identity' on this page).

Tax file number – application or enquiry for individuals (NAT 1432)

Tax file number – application or enquiry for individuals living outside Australia (NAT 2628), or

Tax file number – application or enquiry for an Aboriginal or Torres Strait Islander (NAT 1589)

You can get these:

- by visiting www.ato.gov.au – online ordering
- by phoning **1300 720 092**, or
- from our shopfronts (the *Tax file number – application or enquiry for individuals* (NAT 1432) is also available from selected newspapers).

You may also apply:

- through Centrelink if you are
 - applying for Austudy
 - applying for ABSTUDY
 - receiving certain benefits, or
 - receiving income support payments
- through DVA if you are receiving certain benefits or income support payments
- through your school (see below), or
- online if you are a permanent migrant or temporary visitor to Australia (see below).

Tax file number – application or enquiry for secondary school students (NAT 2024)

If you are a secondary school student, you may be able to complete a *Tax file number – application or enquiry for secondary school students* (NAT 2024) form. Check with your teacher to find out if you can apply for a TFN through your school.

Permanent migrant or temporary visitors – Applying online

If you are a permanent migrant or temporary visitor to Australia you can apply for a TFN online at any time after entering Australia via www.ato.gov.au – select 'For individuals' on the left-hand side of the screen, 'Apply for a tax file number', then 'Online individual tax file number (TFN) registration'.

This option is available if you are a:

- working holiday-maker
- New Zealander (who is automatically granted a visa on arrival)
- overseas student

- person with a valid visa allowing you to stay in Australia indefinitely, and
- person with a business visa.

To apply online, you need a valid passport or relevant travel documents and must be:

- authorised to work in Australia by the Department of Immigration and Citizenship (DIAC) or have a valid overseas student visa
- allowed to remain here indefinitely, and
- in Australia when you lodge your application.

When you apply online you do not have to physically provide proof of identity documents. We will compare your personal and travel document details with DIAC's records. When we validate your details, we will give you a receipt number.

If you don't have access to the internet, you can visit a Tax Office shopfront or public internet facility, for example, a public library.

Trusts, partnerships, companies, deceased estates and other organisations

If you are a trust, partnership, company, deceased estate or other organisation (such as, an unincorporated company, club or association) and you can establish your identity, you can apply for a TFN (and/or ABN) online via the Australian Business Register (ABR) website at www.abr.gov.au

Alternatively, you can visit www.ato.gov.au – online ordering or phone us on **1300 720 092** and we'll send you a paper form to complete. For a:

- TFN only, you should complete a *Tax file number application for companies and other organisations* (NAT 3799), or
- TFN and ABN, you should complete an *ABN registration for companies, partnerships, trusts and other organisations* (NAT 2939).

! Individuals (sole traders) cannot apply for a TFN via the ABR website. You will need to apply using one of the application forms listed in the 'Individuals' section on this page.

Proof of identity

Before we can give you a TFN, you must provide documents that prove your identity for registration purposes. The documents you need to provide are listed in each application form.

Completing your application

To help us process your application as quickly as possible, answer all the questions, otherwise we may need to contact you for further information. This may cause delays in you receiving your TFN.

Lodging your application

Once you have completed your application, you can post your **application form and proof of identity documents** to the address specified on the form. Original proof of identity documents will be checked and returned to you by registered mail.

Or, you can take your application form and your proof of identity documents to your nearest shopfront (phone us on **13 28 61** between 8.00am and 6.00pm, Monday to Friday to make an appointment). A tax officer will check the proof of identity documents and hand them back to you.

If you are applying through Centrelink or DVA, an officer will check your proof of identity documents and hand them back to you. They will certify your completed application form and send it to us.

If you are lodging through your secondary school, talk to your teacher about lodging your application.

WHEN WILL I RECEIVE MY TFN?

You will receive your TFN no more than 28 days after we receive your completed application and required documents. We will forward your TFN to the postal address on your application.

We appreciate your patience during the processing period. Please don't contact us or lodge another application during this time. Allow for possible delays with mail.

Online applications

If you are a permanent migrant or temporary visitor to Australia and you applied for a TFN online, your TFN will be sent to the Australian address you provided on your application. You will generally receive notification within 10 working days; however, we may take up to 28 days to process your application.

WHO CAN ASK ME FOR MY TFN?

You aren't obliged to disclose your TFN. If you choose to, it is important to check that any person requesting it is entitled to do so. Only certain people and organisations can ask you for your TFN. The most common being:

- the Tax Office
- some Australian Government agencies
- trustees for superannuation funds
- payers under the PAYG withholding system – for example, employers
- higher education providers
- the Child Support Agency
- Australian Federal Police
- tax agents, solicitors and accountants, and
- investment bodies such as banks, credit unions and building societies.

HOW DO I LOOK AFTER MY TFN?

Your TFN is one of your most important forms of identification. It's yours for life and keeping it secure is a good defence against identity theft.

To keep your TFN secure:

- avoid carrying it in your purse or wallet
- avoid storing it in your mobile phone
- shred or destroy documents containing your identity details before you dispose of them
- install up-to-date anti-virus software on your computer
- only provide your identity details to trusted or reliable organisations, and
- make sure your tax agent (if you use one) is registered by checking on the Tax Agents Board website at www.tabd.gov.au

PRIVACY

Under the Commonwealth privacy laws, there are guidelines about the collection, storage, use, disclosure and security of TFN information. These guidelines are intended to protect your privacy by restricting the use of your TFN information.

If you believe that your privacy has been breached you may complain to the Privacy Commissioner.

You may request that we replace your TFN if it has been lost, stolen or accessed by an unauthorised third party. If you request a new TFN you must:

- provide employers with your new TFN declaration showing the new TFN (When you complete a TFN declaration or you otherwise quote your TFN to your payer for superannuation purposes, your payer must pass your TFN to the superannuation fund to which the payer is making contributions)
- notify Centrelink or DVA of your new TFN to avoid payments being stopped (if you receive government benefits or pensions), and
- advise other institutions of your new TFN – for example, any investment bodies (for example, banks), superannuation funds and current educational institutions.

Under the tax laws, if you choose to give your TFN to an investment body, they are legally required to record the TFN and pass it on to us.

PENALTIES

There are severe penalties – including imprisonment – for the unauthorised use of a TFN. These rules apply to everyone. You cannot use your TFN for any purpose not authorised by:

- tax law
- superannuation law, or
- some laws administered by assistance agencies – for example, Centrelink.

MORE INFORMATION

If you need more information about TFNs or would like to update your details:

- visit our website at www.ato.gov.au
- phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday, or
- if you are in business phone **13 28 66** between 8.00am and 6.00pm, Monday to Friday.

If you phone us we need to know we are talking to the correct person before discussing your tax affairs. We will ask you for details that only you, or your authorised representative, would know.

To assist with your enquiry you may also quote your TFN if you have one. It is not an offence not to quote your TFN but quoting it reduces the risk of administrative errors that may delay the processing of your enquiry.

If you do not speak English well and want to talk to a tax officer, phone the Translating and Interpreting Service on **13 14 50** for help with your call.

If you have a hearing or speech impairment and have access to appropriate TTY or modem equipment, phone **13 36 77**. If you do not have access to TTY or modem equipment, phone the Speech to Speech Relay Service on **1300 555 727**.

OUR COMMITMENT TO YOU

We are committed to providing you with advice and information you can rely on.

We make every effort to ensure that our advice and information is correct. If you follow advice in this publication and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we must still apply the law correctly. If that means you owe us money, we must ask you to pay it. However, we will not charge you a penalty or interest if you acted reasonably and in good faith.

If you make an honest mistake when you try to follow our advice and you owe us money as a result, we will not charge you a penalty. However, we will ask you to pay the money, and we may also charge you interest.

If correcting the mistake means we owe you money, we will pay it to you. We will also pay you any interest you are entitled to.

You are protected under GST law if you have acted on any GST advice in this publication. If you have relied on GST advice in this publication and that advice later changes, you will not have to pay any extra GST for the period up to the date of the change. Similarly, you will not have to pay any penalty or interest.

If you feel this publication does not fully cover your circumstances, please seek help from the Tax Office or a professional adviser.

The information in this publication is current at November 2007. We regularly revise our publications to take account of any changes to the law, so make sure that you have the latest information. If you are unsure, you can check for a more recent version on our website at www.ato.gov.au or contact us.