

# Your Guide To Living In Australia









# Contents



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<b>Moving to Australia</b>	<b>6</b>
<b>Culture and lifestyle in Australia</b>	<b>8</b>
<b>Visa requirements to enter Australia</b>	<b>10</b>
<b>Customs requirements</b>	<b>14</b>
<b>Pets</b>	<b>17</b>
<b>Beware what you take with you to Australia</b>	<b>19</b>
<b>Where to live in Australia</b>	<b>20</b>
<b>Working in Australia</b>	<b>25</b>
<b>Setting up a business in Australia</b>	<b>29</b>
<b>Driving in Australia</b>	<b>31</b>
<b>Getting connected</b>	<b>33</b>
<b>Banking in Australia</b>	<b>35</b>
<b>Property options in Australia</b>	<b>37</b>
<b>Buying a home in Australia</b>	<b>40</b>
<b>Choosing a school</b>	<b>42</b>
<b>Health and healthcare in Australia</b>	<b>43</b>

# A message from our sponsor

## Welcome to the 2018: Guide to Living in Australia

For the last decade and more, the Alexander Beard Group has provided an active and well regarded advisory service to expatriates living and working in Australia.

Our locally authorised and regulated company, Alexander Beard Australia Pty. Ltd., has extensive experience of helping incomers with all matters financial, and works with a locally group of trusted professionals to advise on legal and taxation matters where necessary.

There are many financial considerations to take into account in respect of what you may need to arrange when you settle in: how to manage assets left behind in your home country is particularly relevant to future taxation considerations, which many people overlook as they don't think it applies to them when in most cases, it does! We also have close connections with trusted partners and favoured rates for foreign exchange.

At the heart of our service is the need for everyone to have a detailed and deliverable financial plan based on your objectives and supported by our extensive knowledge of the local conditions (including Government legislation, markets, and financial system products such as investments and mortgage facilities). A typical plan will include:

**1**

Detailed analysis of your lifestyle and financial objectives.

**2**

Investment strategies that are specific to your particular situation (now and the future).

**3**

Good advice if you are buying a property (including property selection and required mortgage finance).

**4**

**4**

Advice on establishing a credit score to facilitate, for example, car purchase.

**5**

When and if you should transfer any pension funds to your new country.

**6**

Considerations surrounding continued ownership of residential property and other assets left behind.

**7**

All underpinned by carefully constructed risk management strategies including life insurance and disability income protection and general insurance for assets.

We can deliver you a comprehensive plan that includes all of the above or, if better suited, can help with any of the above on a piecemeal basis.

Why not give our local Director a call or email him to arrange a free no obligation initial consultation, or just have a friendly chat to see how we can assist you?

Email: [dave.stone@abg.net.au](mailto:dave.stone@abg.net.au)  
or telephone +61 (419) 964 422]

*I wish you all the very best in your expat adventure!*



**Paul Beard**

Founder and Executive Chairman

**alexander beard**  
Group of Companies Limited



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**Moving to Australia?**

# Have you left any assets behind?

For the last 23 years of our 30 year history Alexander Beard have specialised in advising expatriates wherever they go and looking after what they have left behind...

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- Capital Investments

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Or for more detailed information on the services we offer please visit [www.abg.net](http://www.abg.net)



# Moving to Australia



So, you are moving to Australia!  
A country rich in wildlife,  
precious raw materials,  
pleasant weather and offering  
an excellent quality of life for  
the whole family.

In this guide, we will provide  
you with guidance on the issues  
you will need to address as you  
plan your move.

**Before you start, here are here are our  
10 top pieces of information for expats:**

**1**

Australia is the most popular destination in the world for UK expats with over 1 million Brits living there. There are also at least 100,000 Americans living in Australia. With 1 in 4 of Australian residents born overseas there is a large expat community whatever your nationality.

**2**

Owing to its size Australia's climate varies greatly throughout the country. Rainfall is much higher along the east and northern coastlines with east and south western coastlines offering the most habitable environments. Most of the country gets over 3,000 hours of sunlight a year.

**3**

Australia requires all temporary visitors to hold a valid passport that expires at least



six months after the date of exit from the country, proof of outbound travel and sufficient evidence you can support yourself while in the country.

#### 4

The Australian lifestyle involves eating outdoors on a regular basis and a much higher level of participation in sports and recreational activities than that seen in the US and UK, making it a great place for family life.

#### 5

English is by far the main language spoken in Australia with the 2011 census showing nearly 77% of people speaking only English at home. However it is not quite English as many Americans and Britons know it, and has its own unique vocabulary.

#### 6

With 23.5 million inhabitants Australia is an island nation with coastlines facing the Pacific and Indian Oceans and includes the island of Tasmania.

#### 7

Australia is the world's twelfth largest economy and is ranked fifth highest for GDP per capita. This size does mean that Australia has one of the highest costs of living in the world. While this is reflected in higher average wages it is important to consider what wage you would need to maintain your current lifestyle.

#### 8

Australia's currency is the Australian Dollar.

#### 9

Australia is generally considered one of the safest and most stable countries in the world, however there are instances of gang violence, predominantly amongst biker gangs, and as a western country faces many of the same security threats.

#### 10

Once you are settled, having made the move Down Under, Australia is a rich and diverse country with beautiful coastlines, warm weather and rugged desert making it a great place for friends and family to visit!



# Culture and lifestyle in Australia



## Culture

Australia's aboriginal population first arrived around 50,000 years ago and continue to have a strong influence on Australian culture. The British began their colonisation in 1788 and this has led to the development of Australia's highly westernised contemporary culture. The original British occupation of Australia as a penal colony was followed by many subsequent waves of migration, including the Australian Gold Rush of the 1850s and significantly the arrival of migrants from over 200 countries after World War II.

The Commonwealth of Australia was founded in 1901 following a series of referenda in favour of independence. The British impact is evident in the predominance of the English language and in the continuance of the constitutional monarchy and parliamentary tradition following the British model. However, Australia has its own culture with an increasing recognition of its proximity to Asia, a focus on outdoor activity

and an independent spirit fed by its remote location from Europe and North America.

Australians can be hard-working and conscientious, but 'work hard play hard' is a common attitude reflecting the availability of wide ranging leisure opportunities.

Australians have a reputation for being very open and relaxed with a low tolerance of affectation and snobbishness. They are seen as 'matey' with a have-a-go attitude. This means that they are open to new arrivals with new migrants constantly adding to the population.

Although there is a wide range of expat clubs and groups in most cities, expats and new migrants tend to integrate into the local community rather than live a separate life. Participation in local clubs and sports as well as the school gate provide opportunities to meet people with similar interests. Australians like to entertain, particularly barbecues and



outdoor dining. Dining out is also popular and the unique BYO restaurants (bring your own wine and other drinks) can keep the costs down.

The prospect of an affluent Australian lifestyle with high levels of home ownership, outdoor life and attractive climate means that Australia remains the leading destination for British migrants as well as from other countries in Europe and Asia. The population of Australia has more than quadrupled since the end of the Second World War.

## Language

English is not the official language of Australia but is the dominant language and all government business is carried out in English. 80% of households speak only English at home with Mandarin, Italian and Arabic being the most common of the other languages spoken at home.

There were believed to be over 200 Aboriginal languages in use before the arrival of the British and only 20 survive today (all of which are endangered) and only 0.25% of the population have an indigenous language as their first language.

## Religion

Australia's constitution ensures complete religious freedom. Around 60% of Australians identify themselves as Christians and around 22% say they have no religion.

## Cuisine

Australian cuisine takes its traditions from a combination of British, Mediterranean and Asian influences. Meat is a big part of the diet

in Australia and the climate lends itself to the great Australian barbecue. 'Bush tucker' is popular making use of indigenous plants and animals. Bush fruits, fish and seafood from Australia's saltwater rivers and bush meats, such as crocodile and kangaroo are all part of this uniquely Australian cuisine. Australia is surrounded by a vast area of seas and oceans giving it one of the largest fishing areas of any country, and fish and seafood are another important element of the Australian diet.

## Beverages

Australians have a reputation for heavy drinking, but in fact consumption of alcohol is lower than Britain, France and Russia and many other nations. Beer is popular, and Australia has an excellent reputation for the production of wine. Australia is the world's fourth largest exporter of wine and has moved from producing low cost wines to producing many excellent vintage wines. Wine is produced in all states in Australia. The best-known areas are the Hunter Region and Barossa Valley.

## Sport

Sport is central to the Australian way of life, both as spectators and participants. Cricket is the main summer sport and Australian Rules Football, Rugby League and Rugby Union as well as soccer are the main sports in winter.

Australia achieves high levels of success in international sport relative to its population size with particular success in cricket, swimming and other water sports.

The popularity of surfing, swimming and other water sports reflects the enormous coastline available to Australians as well as the favourable climate.

# Visa requirements to enter Australia



**You need to have a visa to enter Australia. The exact requirements will vary according to the length and purpose of your intended stay. The Australian Department of Home Affairs has a useful [Visa Finder](#) which allows you to work out which visa will meet your situation.**

The main categories of visa are as follows:

## **Holiday or Vacation (subclass 651)**

If you are travelling for holiday or vacation purposes to Australia you can apply [online](#) and

there is no charge. The visa is valid for up to 12 months allowing multiple entries of up to three months for each stay. This visa allows you to visit as a tourist, visit your family and friends, undertake business visitor activities or study for up to 3 months.

If you need to stay for longer than three months you can apply for a Visitor Visa (subclass 600) which allows you to stay for up to three, six or 12 months to visit or for business visitor purposes.

## **Study (subclass 500)**

A Student Visa allows a student to study in a registered, full-time course. You can stay up to five years and it allows you to study and work part-time (cost from **AUD 56**). [Read more](#)

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## A Student Guardian Visa (Subclass 550)

is available to parents, legal guardian or relative to care for the student. [Read more](#)

## Work

There are several visas for people travelling to Australia to work. There are some available for those planning to work temporarily and other for those making a permanent move.

### Temporary Work (Skilled) Visa (Subclass 457)

[The Temporary Skills Shortage \(TSS\)](#) visa replaced the old 457 visa from March 2018. TSS permits the holder to live in Australia, while working full-time for a sponsoring employer. Family members can be included in a TSS application.

There is a short-term stream and a medium-term stream. Applicants with occupations on the Short-Term Skilled Occupations List (STSOL) are eligible for visas of up to two years (renewable once, for a further two years), whilst those on the Medium and Long-Term Strategic Skills List (MLTSSL) can apply for up to four years and are eligible for permanent residency after three years.

[The Combined List of Eligible Skilled Occupations](#) shows the roles eligible under STSOL and MLTSSL.

The applicant must have the skills required to fulfil the role and is now required to have two years' experience.

Applicants will need to meet English language, health and character criteria.

Applicants must be nominated by a business that have been approved as a Standard

Business Sponsor and then the position to be filled by someone from abroad must meet the requirements of Labour Market Testing, the salary must be above the Temporary Skilled Migration Income Threshold (TSMIT) and within the market rate for the role. Employers also need to pay a new Skilling Australians Fund (SAF) levy.

### Skilled Independent Visa (subclass 189)

Allows skilled workers who are not sponsored by an employer or family member or nominated by a state or territory government, to live in Australia permanently. To be eligible you must have a [relevant occupation](#), have a suitable skills assessment for the occupation, meet the points test pass mark of 60 points, be under 45 years of age at time of invitation and have competency in English.

This visa allows you stay in Australia permanently and apply for Australian citizenship (if eligible).

You complete a skills assessment and, if successful, submit an Expression of Interest through [SkillSelect](#). If you are successful you will receive an Invitation To Apply and then you can submit a full application. [Read more](#)

### Skilled Nominated Visa (subclass 190)

Subclass 190 is similar. To be nominated by a State or Territory government, applicants must satisfy the specific criteria set by the particular State or Territory. [Read more](#)

### Employer Nomination Scheme (subclass 186)

You must be nominated by an approved Australian employer to get a visa under this scheme. [Read more](#)

Having identified that you have a relevant skill you then need to have that skill assessed by the relevant skills assessment authority. Each assessing authority has its own procedures, time frames and fees. You can see a [list](#)



of [skills assessment authorities](#) on the Department of Home Affairs website.

There are also a number of businesses set up to help you through the skills assessment process, such as [Vetassess](#) who have offices in Australia, the UK, India, China and The Philippines or [Downunder Centre](#) who will work with Registered Training Organisations to assess your skills and, if necessary, provide training so that you will qualify.

There are several other visas for those wanting to work in Australia which you can consider by using the [Visa Finder](#).

## Business

You can carry out business activities under an eVisitor visa or Visitor visa for a limited period but if you want to set up a business you can apply for an investor visa.

Where you seek to set up a business in Australia there are various options, including the following:

**Business Innovation and Investment (Provisional) visa (subclass 188)** – allows applicants to enter Australia to set up a business provided they have business and/or investment skills and a demonstrated a successful business/investment history.

The Business Innovation and Investment Programme is made up of three subclasses:

- **Business Innovation Stream:** for people with business skills who want to establish, develop and manage a new or existing business in Australia
- **Investor Stream:** for people who want to make a designated investment of at least AUD1.5 million in an Australian state

or territory and maintain business and investment activity in Australia.

- **Significant Investor Stream:** for people who are willing to invest at least AUD5 million into complying significant investments in Australia and want to maintain business and investment activity in Australia. [Read more](#)

### Business Innovation and Investment

(Permanent) visa (subclass 888) – after four years in Australia under this provisional visa and after satisfactory evidence of a specified level of business or investment activity can apply for permanent residence. [Read more](#)

Business Talent (Permanent) visa (subclass 132) – allows business migrants or entrepreneurs with a significant business history or backing from venture capital funding. This allows the applicant to obtain permanent residence without the provisional residence period. [Read more](#)

### Distinguished Talent visa (subclass 124)

Allows a person with an internationally recognised record of exceptional and outstanding achievement, to live in Australia permanently. You must have an internationally recognised record of exceptional and outstanding achievement in a profession, a sport, the arts or academia and research. [Read more](#)

## Family visas

You can obtain a permanent visa for family members. [Read more](#)

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# Customs requirements



**Australia as a large island continent has a rigorous approach to protecting itself against animals and plants coming into the country and in controlling other imported items.**

## Household goods

You can find guidance on sending your household goods and personal effects on the Australian Government Department of Home Affairs website. Unaccompanied Personal Effects (UPEs) include your household and personal items, but not motor vehicles or parts, commercial goods or items that have been bequeathed or [purchased over the](#)

[internet](#). UPEs may arrive in Australia by air, sea cargo or by international mail (post).

If you are eligible for a concession, your UPEs may be cleared from customs control without requiring you to pay customs duty, goods and services tax (GST) or other taxes and charges.

An [Unaccompanied Personal Effects Statement](#) (B534 Form) should be completed when clearing UPEs from customs control.

Provided you arrive from outside Australia and meet Australian residence requirements you will not have to pay duty on your personal property provided it is 'suitable and intended for use by you in Australia' and has been owned and used overseas by you generally for 12 months before your departure for Australia. This does not apply to motor vehicles, tobacco or alcoholic beverages, which will be assessed to duty.



## Motor vehicles

If you plan to take your vehicle to Australia you will need to be realistic about what is involved and the costs of doing so. The vehicle will need to comply with Australian design and safety standards (and will need to be a right-hand drive vehicle). Each state sets its own requirements and so you will need to identify the rules in the State you are moving to. You will need to obtain a Vehicle Import Approval and should allow at least 21 days for processing the request. It will generally be best to use the services of a company experienced in dealing with imports into Australia.

Migrants settling in Australia, and expatriate Australian citizens returning permanently to Australia after a long period overseas, can bring their personal road vehicle with them, provided the vehicle has been owned and used for a period of 12 months or longer. You are restricted to one vehicle every five years.

Applicants must have lived outside Australia for at least 12 months prior to arriving in Australia and intend to become an Australian permanent resident and remain in Australia indefinitely.

You will need to demonstrate that the vehicle has been available to be driven by you, at all times during the 12-month qualifying period. The vehicle should have been registered in your name and garaged near where you lived so that you could drive the vehicle. Evidence that you held an appropriate licence to drive the vehicle overseas would also help to confirm the vehicle was available for use.

You will need to apply before you arrive in Australia if you have met the criteria for importing your vehicle or you can apply up to six months after you arrive in Australia if you do not qualify before you arrive.



Applications may be made before you arrive in Australia (although you must still meet the 12-month qualifying period prior to applying). Alternatively, applications may be made up to six months after you arrive in Australia.

To apply for a Vehicle Import Approval you will need to provide the following to the Department:

- A purchase document for the vehicle in your name (a purchase document can be a pro-forma invoice/receipt for deposit or full payment).
- A copy of your international or overseas driver's license;
- A copy of the registration documents for the vehicle (for the qualifying period), in your name;
- A statement of travel prepared by you, listing any international travel you undertook during the qualifying period and explaining the reasons for any absences from your country of residence. If travel was for business reasons, you should supply a letter to that effect from your employer;
- A copy of the identity page of your passport. If you hold dual passports, you

should provide a copy of both passport identity pages;

- A copy of your current Australian permanent resident visa if you are not a citizen;

If you have applied previously you will need to quote your previous application number.

Applicants will also need to substantiate their intention to remain in Australia indefinitely by supplying a range of supporting documents.

Refer to the [How to apply](#) page for further information.

### Vehicle Inspection

All vehicles will be subject to biosecurity control upon arrival in Australia and it is the importer's responsibility to ensure that they are **clean** and **free of contamination of biosecurity concern**, internally and externally, before they arrive in Australia. Contamination of biosecurity concern includes, but is not limited to: live insects, seeds, soil, mud, clay,

animal faeces, animal material and plant material such as straw, twigs, leaves, roots, bark. Vehicles should be steam cleaned prior to shipment.

### Duty and Luxury Car Tax

The Department of Customs imposes a levy on imported vehicles which is made up of Duty and Goods and Services Tax (GST) as follows:

Vehicle Type	Duty	GST
Vehicles over 30 years old and motorcycles	0%	10%
New and used vehicles up to 30 years old	10%	10%
Four wheel drive off road / commercial vehicles	5%	10%

Also a Luxury Car Tax of 33% is payable if your vehicle is worth over \$65,094 in 2017-18 (or \$75,526 for fuel efficient vehicles, i.e. uses no more than 7 litres per 100km).



# Pets



## Cats and dogs can be imported to Australia under strict conditions designed to manage biosecurity risks.

For the import conditions applicable to your cat or dog, the Australian Government Department of Agriculture and Water Resources provide [step-by-step guides](#) according to which group the exporting country is categorised as belonging to.

[Group 3 countries](#) include the UK and USA as well as other European countries. These are approved countries in which rabies is absent or well-controlled and animals from these countries require an import permit to be eligible for import to Australia.

Different conditions apply for the importation of [assistance dogs](#).

If you wish to import animals other than cats or dogs, see the guidance at [Live animals and reproductive material](#).

## Cats and dogs imported from Group 3 countries

Cats and dogs coming to Australia from group 3 countries must be accompanied by a valid import permit, which provides the conditions for importing the cat.

Failure to comply with all the conditions on the import permit may result in the cat or dog being (at your cost):

- held longer in post entry quarantine
- subject to additional testing
- exported
- euthanised.



A [government approved veterinarian](#) or [official government veterinarian](#) must perform all veterinary procedures and testing required in an approved laboratory prior to export.

Cats and dogs must be identified by an approved microchip and a [government approved veterinarian](#) must scan the microchip at each veterinary visit and check that the scanned microchip number is correctly recorded on all documentation.

Your cat or dog must be vaccinated with an inactivated or recombinant rabies vaccine that is valid at the time of export. Rabies vaccines with a three (3) year validity are acceptable.

The cat or dog cannot be exported to Australia until at least one hundred and eighty (180) days after a *Rabies Neutralising Antibody Titre (RNAT) Test* has been carried out. The test is valid for a maximum of two years.

After you have received the rabies vaccination and signed RNAT test declaration and at least 42 days before the proposed import date you can apply for an import permit through the [Biosecurity Import Conditions System \(BICON\)](#). Import permits are valid for up to twelve (12) months from the date of issue.



Pets must not be under quarantine restrictions or be more than 30 days pregnant nor be suckling young at the time of export.

Your cat or dog must be examined within 5 days before export and found to be free from external and internal parasites and show no clinical signs of infectious or contagious disease. You should bring all documents to this examination.

A valid import permit, with a veterinary health certificate completed by an [official government veterinarian](#) in the country of export must accompany the cat or dog on arrival in Australia, which must be completed, signed and stamped by an official government veterinarian.

The cat or dog must travel as manifested cargo (not in the cabin), in an IATA approved crate for cats. You can see the IATA guidelines at [Traveller's Pet Corner](#).

It is important to use an experienced carrier and a list of animal transport companies worldwide is available at [International Pet and Animal Transportation Association \(IPATA\)](#).

Department staff will collect your cat or dog on arrival for transport directly to the [post entry quarantine facility](#) where they will spend a minimum of 10 days (or longer if any biosecurity risk issues arise).

# Beware what you take with you to Australia

**Australia has a rigorous approach to protecting its agriculture and tourism industries from pests and diseases brought from abroad.**

The Department of Agriculture and Water Resources manage the arrangements and you can see full details on arrangements on arrival in Australia on the website (<http://www.agriculture.gov.au/travelling/arriving-in-australia>).

All those entering the country are given an Incoming Passenger Card before arrival in Australia and are required to complete this form. Giving false or misleading information is a serious offence and it is important to confirm if you are carrying goods that may pose a biosecurity risk.

These goods include plant material, animal products and certain foods. Declared goods may be inspected by a biosecurity officer and even if no goods are declared, baggage may be searched to confirm.

The biosecurity officers make use of X-rays and detector dogs. Before inspection any goods with a potential biosecurity risk must be declared. If a false declaration is made on the Incoming Passenger Card the passenger may be subject to civil penalties or prosecution with heavy fines and imprisonment for up to ten years.

You can apply for an [import permit](#) for any goods prior to your arrival in Australia. Import permits may be issued, but these may be subject to conditions and on arrival they will be assessed to ensure that they comply with these conditions.

If all goods are declared, even if they are not allowed into Australia, there will be no penalty.

Examples of goods that must be declared include:

- Food, including airline food and snacks, dairy and egg products, meat, poultry and seafood products, seed and nuts,
- Plant material, including live plants, dried plant material and seeds
- Used camping, sporting, boating and fishing equipment.

A fuller list of examples can be seen here: <https://bicon.agriculture.gov.au/BiconWeb4.0>

## What happens to goods you declare?

A biosecurity officer will determine the level of biosecurity risk associated with the goods. Information or documents may be required to enable them to determine the level of risk. In many cases declared goods will be of low risk and will be returned to you after inspection. However, any goods that potentially present an unacceptable level risk will be managed in accordance with the Biosecurity Act 2015.

The options will depend on the risk assessed, you may:

- Pay for the goods to be treated to reduce the biosecurity risk (for example fumigation, gamma irradiation)
- Destroy the goods or pay to have the goods exported.

Fees and special conditions may apply and although every effort will be made to minimise the risk of damage caused by any treatment, no liability is accepted for any damage that may be incurred during treatment or export.

# Where to live in Australia



## Queensland

Queensland has extensive coastlines with access to the [Great Barrier Reef](#) as well as the outback and rainforests. The [Queensland website](#) has a wealth of information about the places, things to do travel advice and accommodation options in Queensland.

The capital city in Queensland is **Brisbane**, which is one of the fastest growing cities in the world. The subtropical climate, the beaches and its proximity to The Great Barrier Reef provide the attractions to life in Brisbane as a visitor or migrant. The city has around 1.1 million people with more than 2.2 million in the metro area. Its main industries are coal mining and oil refining with sugar plantations and farming.

### Highlights of life in Brisbane include:

- Walk through the [City Botanic Gardens](#) and dine alfresco along Eagle Street Pier.
- Run the 107 steps at the [Kangaroo Point Cliffs](#)... or just have a barbecue overlooking the city as the sun goes down.
- Watch Broadway shows and explore the museums and art galleries of the [Cultural Precinct](#).
- Wander [Gallery of Modern Art](#), Queensland Art Gallery or [Queensland Museum](#). Check the calendar of events for current exhibitions.
- Shop in boutique-filled inner-city boroughs – each with their own special personality.
- Hand-feed wild dolphins on [Moreton Island](#) or camp on the beachfront at [North Stradbroke Island](#)
- Swim, surf, snorkel, sand board or four-wheel drive on one of [Moreton Bay's Islands](#)



## New South Wales

[New South Wales](#) (NSW) has the dramatic harbour of Sydney, the dramatic scenery of the Blue Mountains and the Snowy Mountains, the Hunter Valley vineyards and the coastlands with islands like the World Heritage Site, Lord Howe Island as well as extensive outback.

The capital of New South Wales is Sydney, the most iconic city in Australia. The climate is pleasant all year and its dramatic harbour with the Sydney Harbour Bridge and the Sydney Opera House is surrounded by attractive residential areas. Sydney is a city where you can enjoy theatre, opera or concerts, with trendy neighbourhoods and lively nightlife.

### Highlights of life in Sydney include:

- Visit the [Sydney Opera House](#) and attend a performance or join a backstage tour.
- Enjoy the sunrise over [Bondi or Manly beach](#), swim in the sea and try your hand at surfing.
- Take a trip to [The Blue Mountains](#) to take in the fabulous views or take a bush walk down into Jamison Valley.
- Tour [Hunter Valley](#) and enjoy a wine tasting at one of the vineyards.
- Head for [The Rocks](#) near the Sydney Harbour Bridge and shop for art and gifts and stroll around weekend markets.
- Enjoy a barbecue on the beach on [Lord Howe Island](#), walk through rainforest in the Valley of the Shadows and hand-feed fish at Neds Beach.



## Victoria

[Victoria](#) is a diverse and beautiful area with natural springs, scenic coastline, world class wineries.

Melbourne is the capital city and has been named the most liveable city in the world by The Economist in 2017 for the seventh time in a row. It topped the tables in healthcare, infrastructure and education. Melbourne is the second largest city in Australia and is a leading financial centre in the Asia-Pacific region. It is Australia's "cultural capital" and home to the [Melbourne Cricket Ground](#), the [National Gallery of Victoria](#) and the UNESCO World Heritage-listed [Royal Exhibition Building](#).

### Highlights of life in Melbourne:

- Wander Melbourne's bustling, creative Laneways, visit the Bourke Street Mall or enjoy chic shopping in Collins Street.
- With over 250 species, [Melbourne Zoo](#) you can explore rainforests, bushland and underwater worlds.
- Wander the walking trails, encounter a platypus at Healesville Sanctuary in the

[Yarra Valley](#) and discover the hidden delights of the Dandenong Ranges among its scenic winding roads.

- Travel to the [Mornington Peninsula](#) and enjoy the fresh sea air and soak up the relaxed alfresco lifestyle and the galleries, spas, boutique wineries and cafes in breezy seaside villages.
- Enjoy a scenic drive down [Great Ocean Road](#) and enjoy the towering 12 Apostles, stunning coastline and stop to enjoy the surf towns and seaside villages.
- Travel to [The High Country](#) to ski over the Alps in winter and return in the warmer months for an array of adventure activities to get the adrenaline pumping.

## South Australia

[South Australia](#) has a population of 1.7 million which is less than 8% of the population of Australia. Much of the State is arid or semi-arid rangelands with several low mountain ranges. The principal exports are wine, wool and wheat. More than 75% of the State's population live in the greater Adelaide area with the remainder living mainly in the fertile areas on the south-east coastline.

Adelaide is the capital city of South Australia. It enjoys a very pleasant Mediterranean climate and is located close to the Southern Ocean with beaches to the south and the Adelaide Plains alongside the city. Adelaide is set out on a grid layout with large public squares, wide boulevards and surrounded by parklands. Adelaide is noted for its festivals and sporting events, its food and wine. It has long beaches and consistently ranks in the Top 10 most liveable cities in the world. As well as tourism, it has large defence and manufacturing sectors.

### Highlights of life in Adelaide:

- Swim with dolphins at Genelg – cruises leave Marina Pier, Holdfast Shores Marina at approximately 7.40am and return around 11.15am.
- Indulge in some retail therapy in [Rundle Mall](#) and watch some of the buskers perform and move on to the artisan oasis in [Rundle Street](#) and Ebenezer Place.
- [Adelaide Central Market](#) is a great place to stop for lunch or explore the cheese shops, bakeries, patisseries, fruit and vegetable stalls, meat and seafood outlets, and dozens of artisan food producers.
- You cannot visit Victoria without taking a trip to [The Barossa](#), one of the great wine regions of the world, to enjoy great wines and a gourmet experience. There is also [Clare Valley](#) and [McLaren Vale](#) to enjoy.
- Travel to the [Murray River](#), Lakes and [Coorong](#) region to relax on a houseboat or take a cruise





## Western Australia

[Western Australia](#) is a huge state occupying the western third of Australia. Much of the state is sparsely populated and has a total population of 2.6 million. Over 92% live in the south west of the State and just over 2 million live in the Greater Perth area. They are attracted by the Mediterranean climate, but much of the State is arid desert with a tropical zone in the north of the State.

The main industries are mining (the second largest iron ore producer in the world), agriculture and tourism.

Perth is located on the estuary of the Swan River. Kings Park, one of the world's largest inner-city parks, and Botanic Garden on Mt. Eliza have sweeping views of the city. The city has stunning beaches and the Perth Cultural Centre houses the state ballet and opera companies, and occupies its own central precinct, including a theatre, art galleries and the Western Australian Museum.

Fremantle acts as the port for Perth and is famed for its well-preserved heritage buildings with old convict-built colonial-era buildings, port and jetty.

### Highlights of life in Perth:

- Take a trip to swim with wild dolphins in the protected bays of [Rockingham](#) or the turquoise shallows of [Monkey Mia Beach](#).
- Visit [Kings Park and Botanic Garden](#) to have a picnic and wander around the park to enjoy Western Australia flora or participate in cultural events.
- A day in [Margaret River](#) allows you to combine a wine tour with a day on the beach, walking through tall forests and visiting ancient limestone caves.
- Take a cruise down to Fremantle to explore this historic harbour, take in the aromas, sights and sounds of Fremantle Markets and enjoy the shops.
- Between May and December, humpback, southern right and blue whales can often be seen with binoculars or the naked eye from the coast. Or you can get even closer to the action on a whale watching cruise. Between February and March you can see large pods of killer whales (orcas).
- Enjoy an outback adventures and see magnificent rock formations, from the [Pinnacles](#) to the [Bungle Bungle Range](#).





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## Northern Territory

[Northern Territory](#) is the third largest federal division of Australia but has a population of just 244,000. This sparsely populated territory has most of its population on the coast in the north and along the Stuart Highway. The Territory includes the spectacular rock formations of Uluru (Ayers Rock) and Kata Tjuta (The Olgas). The north of the Territory has a tropical climate with a wet season from October to April, whereas the central region is desert and is semi-arid with very little rainfall.

Darwin is the capital city of the Northern Territory and has a population of 146,000. Due to its proximity Darwin makes a natural link to the countries of South East Asia. The city is set out on a bluff overlooking the harbour with its suburbs stretching from Lee Point in the north to Berrimah in the east.

### Highlights of life in Darwin:

- Travel to [Alice Springs](#) for its stunning landscapes, remote communities and unique pioneering history.
- Visit [Uluru \(Ayers Rock\)](#) at sunrise or sunset to see the transformation from ochre to burnished orange and intense red.
- Take a cruise of Darwin Harbour with a cold beer or take a wildlife cruise to feed snapping crocodiles along the Adelaide River.
- Swim at Darwin Waterfront in the filtered seawater of Lake Alexander or choose the natural swimming pools at [Litchfield National Park](#).
- Take a trip to [Kakadu National Park](#) to see cascading waterfalls, aboriginal rock art, giant crocodiles and exotic bird life.



# Working in Australia



**Australia has consistently been the top destination of choice for British long-term migrants (i.e. people leaving the UK for longer than one year) for more than two decades, with an average of more than 30,000 heading down under every year.**

World Bank figures say there were over 1.2 million UK-born citizens resident in Australia as of 2011.

Each year Australia issues around 200,000 permanent migrant visas (plus around 600,000 temporary migrants). Many of these are issued as renewals to people already in Australia and the net figure is lower and was estimated as 168,200 in 2014-15 by the Australian Bureau of

Statistics if you deduct departures from arrivals and exclude short-term visitors.

## Opportunities in Australia

In The Australian Business Review in 2017 Bernard Salt, a KPMG partner and columnist wrote:

‘Since February 2000 most job growth in Australia has been delivered into healthcare and social assistance (up 730,000 jobs), professional services (up 440,000), education (up 330,000) and construction (up 410,000) sectors. These are mostly skilled and/or knowledge worker job’

‘On the other hand, jobs that have contracted in the 21st century include manufacturing (down 130,000) and agriculture (down 120,000).’



In order to get a visa to work in Australia you will need to qualify for one of Australia's skilled visas. This will allow you to apply for a visa if your skills can be demonstrated and are on the [list of eligible skilled occupations](#). These are set by the Australian Government and by the individual States and Territories. If your occupation is not on the list for Australia you will need to look at the current requirements of the individual States and Territories.

## Working with Australians

In his article on Living and Working in Australia for Expat Network, freelance writer, Tim Skelton wrote:

'Is working in Australia really any different to working at home? After all, half the businesses in London seem to be staffed by Australians these days.

"British expats usually settle in well if they're aware of what they're coming to," thinks

Trevor Whiting. "Many construction and maintenance positions are in remote areas, which can mean spending weeks at a time away from family. It's important that people are aware of what they're coming out to – it can be a shock for a wife to find she's got the kids settled somewhere, then the husband/partner is away from home 70% of the time. But by and large the Poms (I'm a Pom too) compare well with the Australian workforce."

"The working environment is not dissimilar to the UK," says Simon Winfield. "Perth is a cosmopolitan city and its inhabitants are from a wide cross-section of nationalities."

"People tend to work shorter hours," adds another British expat, Tim Ayling. "But conversely they do more in the time they work. Friday afternoons are dead here, and Australia seems to close down from December 20 to late January. The fact that Sydney is usually warm and bright affects people's attitudes."

Jason Thackeray spent a year living and working in Sydney. "I'm a senior business analyst for a software company and my moves are always short term," he explains. "I found the working atmosphere more relaxed. There were lots of practical jokes in our office – and a tendency to get to the pub early on Fridays!"

Originally from Lancashire, Rachael Shanahan has worked for the Northern Territory Government in Darwin since the late 1980s. "The working environment is far less structured and formal," she says. "The Under-Treasurer once advised a new starter that if he wore a tie on his second day it would be cut off below the knot. The only people who wear jackets here are lawyers from the south."





## Money and Costs

Costs of living in Australia are not amongst the highest in the world, but Sydney and Canberra were ranked the top 50 most expensive locations in the world for expatriates, ranking 48th and 50th respectively in the latest cost of living survey published by ECA International.

“The Australian dollar has had a strong 12 months compared to other currencies and this has seen all the Australian cities on our list move up the rankings,” said Steven Kilfedder, Production Manager, ECA International. “However, Australian cities still have some work to do to get back to the levels they were at in 2012, when seven were in the top 50.”

Whereas some areas of Australian life are cheaper than the UK, such as eating out in restaurants and transportation, other items such as groceries and clothing are generally higher. Nevertheless, although there are significant differences between cities, overall

purchasing power is largely comparable.

Transferwise in an article in 2017 stated:

Salaries in Australia are much higher. Some figures have Australians earning over 25% more than their British counterparts. Australia’s minimum wage is AU\$17.70 per hour compared to AU\$14.66 for the United Kingdom and AU\$10.08 for the USA.

The Emigration Group point to the average national annual salary of £34,783 in Australia compared to £28,372 in the UK. Looking at different jobs the pattern is consistently in favour of Australia:

Australia offers a great opportunity to establish a new lifestyle with higher salaries for many. You need to identify whether your role is sought after currently by Australia or by individual States or Territories and, if so, you should find a professional advisor who can help you to navigate your way through the visa and immigration process.

Job	Australia (GBP)	UK (GBP)
Electrician	£31,844	£25,403
Quantity Surveyor	£52,738	£31,000
Carpenter	£32,339	£24,412
Plumber	£30,847	£29,000
Hairdresser	£20,896	£14,527
Registered Nurse	£30,398	£24,380
Social Worker	£27,364	£23,000



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# Setting up a business in Australia



## Setting up a business in Australia presents the same challenges as in any other place and before you do so, you need to consider the basics:

It's important to consider whether you really understand what's involved and whether you're suited to business and self-employment. Start by asking yourself these questions:

- Do I have a clear idea of the business that I plan to start and whether there is a clear market in Australia?
- What skills do I need to start a business?
- What are my business goals, objectives and skills and have I included them in a clear business plan with realistic projection of the profit potential?

- How much income will my business need to generate and what costs will be incurred to establish and run the business?
- Do I have the funds or access to the funds to get over the start-up phase and build the business?
- What are the advantages and disadvantages of starting my own business against finding a job?

Before you can think about setting up a business you will need to be sure that you have a visa that will allow you to enter and operate in Australia. The available visas are set out in the 'Visa requirements to enter Australia' section above. The Business Innovation and Investment and Business Talent visas may be the most relevant for business owners, but you should take advice on the most appropriate option for your circumstances.



In most cases you will be granted an initial four-year temporary visa until you have provided evidence of a certain level of business activity or investment maintained over a period of time, you will then be eligible to apply for permanent residency.

The following steps when creating your business:

### **Choose your business structures and types**

The four main business structures commonly used by small businesses in Australia are:

- Sole trader
- Company
- Partnership
- Trust

When deciding on a structure for your business, choose the one that best suits your business needs, keeping in mind that there are advantages and disadvantages for each structure.

Your business structure will determine which licences you require and what administrative procedures and costs are involved, how much tax you pay, whether you are considered an employee, or the owner of the business and what personal liability you have in the event of failure.

You should ensure that you take legal or other professional to ensure that the business is structured in the best way given your own particular circumstances.

### **Apply for an Australian Business Number (ABN)**

With an ABN you can:

- confirm your business identity to others when ordering and invoicing
- avoid Pay as You Go (PAYG) tax on payments you receive
- claim Goods and Services Tax (GST) credits
- claim energy grants credits
- obtain an Australian domain name.

You can find more [information on obtaining an ABN](#) on the Department of Industry and Science website.

### **Register your business**

You should [register your business name](#) and any [trade mark](#) or [website name](#).

### **Register for relevant taxes**

You must have a Tax File Number (TFN) regardless of the type of business you're starting. If you plan on running your business as a sole trader, you can keep your individual TFN. If you're operating as a partnership, company or trust, you'll need to register a [separate TFN for the business](#). The type of business that you are running will determine [what taxes you need to register for](#).

### **Registration and licences to start a business**

[The Australian Business Licence and Information Service](#) (ABLIS) helps you to find the licences and information you need for your business

# Driving in Australia



## Driving Licence

The regulations for driving in Australia are set by the individual states. Driving licences must be carried at all times when driving and be available to show to police or other officials on demand.

The minimum age to drive a car is 17 or 18 years old depending on the state. In some states learner permits can be issued for supervised driving from the age of 15 years and six months.

Some states require foreign visitors to carry an International Licence with your current home country licence. Other states request you carry your current home country driver's licence (with a formal translation of your licence if it is not in English).

In all Australian states except the Northern Territory you can drive on a current overseas driving licence. This allows you to drive the

categories of vehicle which your overseas licence authorises you to drive, subject to any conditions on your overseas licence.

An International Driver's Permit (IDP), is not itself a licence but certifies in nine languages (Arabic, Chinese, English, French, German, Italian, Russian, Spanish, and Swedish) that you have a valid licence. An IDP must be supported by a valid driver's licence from your home country. You must obtain the IDP in your home country, prior to departure, from your local Automobile Association or equivalent organization. The IDP can prevent delays as it tells a police officer that you have a valid national licence and that your credentials should be honoured.

However, in most states you will have to apply for a local state licence after three months. The licences from many countries are recognised by most states which exempts you from having to sit a written and/or a practical test.

Where testing is required, there is a different written test for each class of licence. The written test may be taken in English, or in a limited number of foreign languages (including Arabic, Chinese, Croatian, Greek, Korean, Serbian, Spanish, Turkish, and Vietnamese). There is a fee for both the written and practical driving tests. The written test may be taken at any time, but an appointment will be necessary for the practical test.

Once you have an Australian state licence you can use it in any Australian state. You will need to check the individual requirements in the state or territory where you will be driving to find out what the laws are for driving with an overseas licence:

[Australian Capital Territory](#)

[New South Wales](#)

[Northern Territory](#)

[Queensland](#)

[South Australia](#)

[Tasmania](#)

[Victoria](#)

[Western Australia](#)

## Driving Conditions

Australians drive on the left-hand side of the road and use the metric system of distances and speeds. Automatic transmission is popular, but manuals are widely available. Since Australia is a large country the road network varies greatly in type, surface and the services available en route. There are often very long distances between towns which have fuel, water and/or food and so you need to ensure that you plan ahead. Carry supplies, know where you can obtain fuel and when they are open and ensure that the vehicle is in good condition and has been recently serviced. Driving under the influence of alcohol is a criminal offence. The blood alcohol limit is 0.05% throughout Australia, with zero limits

for learners and drivers with provisional licences ("P" plates) in some states. Random alcohol and drug tests are conducted by the police. First offenders may be fined and be suspended from driving for a period depending on how high your reading is. Refusing a random breath test is also an offence and draw similar penalties as for driving under the influence of alcohol.

In case of an accident involving injury or death to any person you must contact the police and appropriate emergency authorities. It is a legal requirement for the driver involved in an accident in which a person is injured or killed to stop and provide assistance. There are severe penalties for leaving the scene of an accident.

Speed limits are 50km/h in urban areas with street lights where there is no other signposted limit. Areas around schools generally have a 40km/h limit during school hours (generally 8am to 9.30am and 2.30pm to 4pm). This does vary from state to state.

The speed limit outside the urban areas also varies between states and ranges from 100km/h up to 130km/h on major highways.

Speed cameras (including some hidden) are used in Australia and average speed checks or aerial speed checks are also used. Many police vehicles have speed radars.

There are many wild animals in Australia which can be a hazard when driving outside urban areas. It is best to avoid driving at night when they can be more active. It can also be difficult to find petrol stations open at night.



# Getting connected



## Electricity

Mains voltage in Australia is **230V** 50Hz. Most countries in Europe, Asia and Africa have appliances that work on the same mains voltage as Australia – therefore you will not need a voltage converter. However, USA, Canada and Japan use **100/120V** 50/60Hz and so will not be able to use electrical appliances without using a converter and will need to consider buying electrical equipment on arrival.

## Telecomms

Australia has a vast land mass and much of it is remote and sparsely populated. There are therefore many rural areas where you cannot connect to telecommunications other than by satellite phone. However, for most people in urban areas coverage is good.

## Telephone installation

[Telstra](#) and [Optus](#) are the dominant telecommunications service providers in Australia.

Phone installation can be arranged by phone, online or by visiting the local branch. As part of your application to have a landline installed you will need to provide:

- Proof of identity and that you are over 18 – ID or driving licence
- Your address
- Contact details – email and phone number

Installation is generally achieved quickly in the major cities with existing lines to be taken over service in place within 7 to 10 days, but in less densely populated areas it can take longer. New buildings where connections need to be set up for the first time, it can take longer.

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Connection charges vary from city to city.

There are many plans available to suit your needs ranging from home phone packages with charges based on time, duration and destination of the call to packages or bundles including local, national and international call, internet and TV.

## Internet

ADSL, ADSL2+, National Broadband Network (NBN), cable and wireless broadband are available in Australia.

NBN was established in 2009 by the Australian Government to design, build and operate Australia's new fast, wholesale local access broadband network. This creates a wholesale-only, open-access broadband network. Premises with fibre connections to the NBN can in theory get a peak rate of 100Mbps. In fact, there are five tiers of NBN connections, varying between Tier 1 (12Mbps download and 1Mbps upload speeds) to Tier 5 (100Mbps download and 40Mbps upload).

There are a wide range of providers of Internet services in Australia, including [Telstra](#), [Optus](#), [TPG](#), [iinet](#) and [engin](#). You can use comparison sites like [Finder.com.au](#) or [Compare Broadband](#) to see which service might meet your needs best. Bundled options apply and will generally be more attractive than getting all of your telecoms service separately.

Free Wifi is widely available in retail establishments and a number of cities provide free public Wifi hotspots. Service providers include access to hotspots in their packages.

## Mobile phones

There are three mobile network operators in Australia: [Telstra](#), [Optus](#) and [Vodafone](#). There are a wide range of other virtual network operators (companies that sell their own branded mobile phone service using someone else's network) so there is plenty of choice and enough competition to keep prices reasonable. When choosing an internet service provider, it is important to check coverage as, although all provide coverage to the major cities, some rural areas have reduced or no coverage.

Australian mobile phone providers offer the usual options of contract and pre-paid. Your likely usage of the phone for calls, texts and data will determine which is best for you. The terms available vary between providers and your data and international usage may be key considerations.

When you first arrive in Australia it may be worth considering a pre-paid plan until you can provide proof of employment and proof of a permanent address. If you have an existing mobile phone that can be unlocked this can be used provided it uses GSM technology.

Contracts are generally for two years although shorter terms are possible. Early cancellation will involve exit charges and so if you are in Australia temporarily you should be sure you will be there to make use of the full term.

Use of a mobile phone while driving, without the use of a hands-free kit, is an offence in Australia.

# Banking in Australia



**It is very useful to have access to a local account on arrival and Australian banks encourage you to open an account before you move to Australia.**

You can open an account online up to a year before you arrive in Australia. You can deposit funds in the account once opened but will only be able to withdraw funds or make payments once you arrive in Australia and have presented the required identity documents (passport with a valid visa and a separate form of ID such as driver's licence).

Australia has many banks including large international banks and small local banks. The four largest banks are:

**Australia and New Zealand Banking Group** or ANZ – You can open a [ANZ Access Advantage Account](#) online as a single or joint account up to one year before arrival. You must be a new customer and will need to provide identification documents on arrival in Australia. There is a \$5 a month account service fee, but this will be waived if you deposit at least \$2,000 a month or are under 25. The account offers internet banking as well as a mobile banking app and pay by mobile phone facilities. Access to ANZs over 2,600 ATMs is free.

**Commonwealth Bank of Australia** – You can open a [Smart Access](#) account up to three months before arrival. The account offers online and mobile banking. There is a \$4 a month fee, which will be waived if you deposit at least \$2,000 a month (\$1,000 if you are between 21 and 24). The fee is waived for those under 21. There are no ATM withdrawal fees when using the over 4,000 CommBank or BankWest ATMs.



**National Australia Bank** – NAB is the largest bank in Australia with over 3,000 ATMs. You can [open a NAB Classic Banking Account online](#) as well as a savings account and transfer funds to your new account up to 12 months prior to your arrival. You will be able to check your account balances with 'view only' NAB Internet Banking before you arrive, but you will not be able to access the funds until you have arrived in Australia and completed an identity check. There are no monthly account fees and no minimum monthly deposits. ATM withdrawal is free at NAB ATMs and rediATMs across Australia.

**Westpac** – You can open an Everyday Banking Account at Westpac up to 12 months before arrival and deposit funds ready for your arrival, but you will not be able to access the funds until you arrive in Australia and have completed an identity check. Monthly service fees are \$5 but these are waived for new arrivals in Australia for the first 12 months and if you deposit \$2,000 a month. The account comes with a Mastercard Debit card. No ATM withdrawal fee is charged when using Westpac's over 3,000 ATMs. You can use your mobile for mobile banking and to make payments using your mobile phone.

The documentation required to open an account or to activate the account you have opened prior to arrival in Australia is standard for all banks. They operate a points system attributing different points to different documents. A passport, birth certificate or citizenship certificate (70 points) plus a driver's licence (40 points) or card (e.g.. credit card, store card) with your name on it (25 points) or a utility bill or bank statement with your name and address on it (25 points) can be used to achieve the target score of 100. If you open the account within six weeks of arriving in Australia there is a reduced documentation requirement.

Your choice of bank is a personal one and as well as the largest banks above there are a number of smaller banks. All banks provide internet and mobile banking options and although free use of your chosen bank's ATM network may be a factor, you can generally access other banks' ATMs on payment of a small fee.



# Property options in Australia



**When moving to Australia you will find you have many decisions to make about where to live and in what type of accommodation. It is often necessary to find temporary accommodation while you decide where you want to live long-term.**

While you are looking for the best long-term solution, there are several options:

**Traditional hotels** – This can be an option if only needed for the short term. However, when the entire family arrives together this can be expensive and can create problems where

there is no privacy available in separate areas for relaxation and study. Eating out every night, while initially attractive, can soon lose its appeal.

**Extended-stay hotels** – In most Australian cities multi-room suites are available with one or two bedrooms, a living area including basic kitchen facilities and limited hotel facilities. This gives the option of self-catering to keep costs down and some separate rooms to give a degree of privacy. These can be a viable alternative if it will take a month or so before moving into longer term accommodation.

**Serviced accommodation** – This is a popular solution and widely available in cities around Australia ranging from deluxe solutions through to more basic options available that are appropriate for those with smaller budgets.

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## Accommodation Choices

When you are deciding where you are going to live longer-term during your stay in Australia your choice will depend on various factors: the expected length of stay; market factors; whether you are travelling alone, as a couple or as a family; available budget; whether you are financing the cost yourself or being provided by your employer as part of a package.

There are generally a number of options:

**Serviced apartment** – The advantages of this option have already been covered and for some it is a very attractive lifestyle with all the facilities provided and an active community of like-minded people in the building.

**Purchase** – If you are moving to Australia with the intention of staying permanently buying a property can be attractive. There is always the risk that you will be forced by circumstances to return to your home country

unexpectedly, but if you are happy that this is a low risk, purchasing a property can be advantageous. You will need to ensure that you understand the market and the risks and opportunities you face. If you are planning to buy in Australia see Chris Nye's guide to the buying process in Australia below.

For many, the logic of home-ownership is unquestionable with money spent on rent money seen as dead money and with property prices always going up. 70% of Australians buy their property and there are many non-financial benefits such as the security of knowing you cannot be asked to leave if the landlord's situation changes and the freedom to personalise the home. The costs of home ownership should not be underestimated, however, with stamp duty, maintenance, local council charges, water bills and strata levies as well as interest costs.

Returns on property investment can be very attractive, but history shows that, although





there have been prolonged periods of rising prices in Australia, there have also been periods where there has been stagnant or falling prices. If you are only planning to be in Australia for a limited period the risks of leaving or of having to leave early due to unforeseen circumstances at a time when prices have fallen makes purchasing a property a real risk.

**Rented accommodation** – If you are not moving permanently to Australia, a rental property can be a sensible option. Even if you intend to purchase a home in Australia it is worth considering renting first. This allows you to become familiar with the different communities in and around a city. You can then make a more educated decision about long-term housing.

In different parts of Australia there will be choices to suit most situations. Properties are generally unfurnished, but there are furnished properties available in most areas (but they may not be fully equipped with kitchen equipment). The advantages of renting include the ability to match the term of the rental to the length of your expected stay and not having to deal with maintenance and equipment faults.

Pet owners may find limited options for renting a home as many do not allow pets.

Most cities have a standard minimum lease term of six months or one year. A deposit will be payable, which normally includes a 4-week bond and one month's rent in advance. The bond is held by the Rental Bond Authority with the inspection report and will be returned when you leave, subject to the cost of any cleaning or repairs required.

Properties are listed with estate agents and it will be necessary to see what the local agents have on their books as they will not have access to other agents' properties as you can



in the US with their multi-listing system. Agent's commission is generally paid by the landlord.

It is generally possible to negotiate a break clause provided it is negotiated in advance. Going-There produce a useful [Global Leasing Report](#) bi-annually, which shows the typical rents and the terms available in different cities around Australia (and around the world).

# Buying a home in Australia



**The first thing to know about buying property in Australia is that foreigners do not have an automatic right to own property.**

Unless you are married to an Australian or hold a permanent resident visa or special category visa (as New Zealanders do) you will need to apply to the Foreign Investment Review Board (FIRB). They take around 40 days (to a maximum of 140 days) to approve your application.

Foreigners are normally restricted to buying new build, off-plan property or redevelopment of an existing property to create more homes. The idea is to increase supply for local buyers too. You can apply for the forms at [www.firb.gov.au](http://www.firb.gov.au). Approval will be based on an individual address, you cannot get 'in

principle' approval and neither can you apply retrospectively after buying a property – you would have to sell – so any contract you sign must be contingent on you getting FIRB approval

Furthermore, planned new rules impose a charge per application of AUS\$5,000 (AUS\$10,000+ for million-dollar properties and each million thereafter) and strongly increase fines for infringement.

Those holding a temporary visa, however, are generally allowed to buy an existing home (not an investment property), but must sell it when they leave.

Estate agents in Australia should have a real estate licence issued by their state. Usually the agent effectively works for both buyer and seller and the fee comes out of the selling price. However, you can pay extra for a buyer's agent who will represent you and your interests, including finding properties,

negotiating, bidding at an auction and obtaining inspection reports. Sharp practices are not allowed by Australian agents, who could lose their licence for, for example, constantly contacting a client.

You can employ either a lawyer or a conveyancer. Both are licensed and indemnified against negligence, mistakes and dishonesty.

The buying process can vary slightly between states. In New South Wales (NSW) there is a five-day cooling off period whereas in Western Australia (WA) there isn't. In WA the process of buying is via an 'Offer and Acceptance' letter. In the example below, we use NSW. Most states have official websites which explain the local processes.

In NSW, when you make an offer, which you can do either verbally or in writing (including email) you will usually be expected to pay a deposit of 0.25% as an 'expression of interest', which for an \$150,000 home is \$375. This does not, however, guarantee anything and until the exchange of contracts you can still be 'gazumped', where another bidder makes a higher offer. If the deal collapses at this stage your money is returned.

Legally, the selling contract has to be prepared before the house goes on sale and can be viewed at any time. Exchange of contracts is where the deal is agreed and signed. There is then a five-day cooling off period (if you pull out now you will lose your 0.25%) after which you must pay another deposit to bring it up to a total of 10%. You can request that this be speeded up or slowed down if the seller agrees.

Following this, but before completion/settlement, your solicitor will be conducting searches and checks on the property, proving it is legal, has no encumbrances and that the vendor has the right to sell it. If the FIRB

rejects your application the contract will be rescinding, and your deposit returned, so long as you had specified that the sale is contingent on FIRB approval.

Finally, some six weeks after exchange of contracts will be the Settlement, where the rest of the purchase price is paid along with all fees and taxes, and the house is yours.

Many more properties in Australia are sold at auction than in most countries. The difference in process is that when the hammer falls the contract is exchanged and the 10% deposit paid at the auction itself. There is no cooling off period.

Strata Title is an Australian invention, a type of ownership specially designed for apartments (or 'units', as Australians usually know them) with shared areas.

Property buying is relatively cheap in Australia, normally 5-7%. This is comprised of: Land Transfer Tax which varies between states, government taxes, legal fees paid to the state, which are 1-2% of the purchase price, your own legal fees, termite and pest inspection, survey (optional), strata inspection (for apartments) and buildings insurance.

**By Christopher Nye**



# Choosing a school in Australia



**School education in Australia includes preschool, preparatory (or kindergarten), primary school, secondary school (or high school) and senior secondary school (or college). School education in Australia lasts for 13 years, and is compulsory between the ages of six and sixteen (Year 1 to Year 9 or 10).**

The types of schools include government schools, private and independent schools (including faith-based schools such as Catholic or Islamic schools) and schools based on educational philosophies such as Montessori and Steiner. All schools have to be registered with the state or territory education department and have to comply with government requirements in terms of infrastructure and teacher registration.

Australian schools are good quality with small class sizes (a maximum of 30 students in a class), programs for gifted, talented and high achievement students as well as individual

learning programs for those needing additional learning support. School policy and curriculum are set at the state or territory level.

The school year starts in February after the long Summer/Christmas holiday and is split into four terms. Students transferring from the northern hemisphere often have to adjust the grade or school year due to the different timing in Australia.

Government schools (also known as public schools) are free to attend for Australian citizens and permanent residents, while Catholic and independent schools will charge attendance fees. Higher fees are often payable for non-residents, but foreigners resident in Australia can attend Australian schools provided they meet the criteria for the local school.

[Private Schools Guide](#) allows you to search a list of available independent schools around Australia and has [useful links](#) to associations of independent schools for the different states and Territories as well as state sites. Independent schools follow the Australian school terms and most follow the Australian curriculum, but an increasing number offer the International Baccalaureate.

There are a limited number of schools catering for specific nationalities (eg. French, German, Japanese).

# Health and healthcare in Australia



**Australia is a large country and therefore has a wide range of climates from the temperate zones in Tasmania, Victoria and New South Wales in the south of the country to the tropical and monsoon areas in the north of Queensland, Northern Territory and Western Australia. It is the driest continent and vast areas are arid or semi-arid.**

The summers can be very hot in many parts of the country and in the outback temperatures can reach over 100° F/40°C. Australia has some of the highest levels of skin cancer in the world and high-level sunscreen protection is recommended as is wearing a hat.

Australia also has many dangerous animals and some of the most poisonous snakes and insects in the world and you should therefore take precautions. Take advice from locals and where it says, 'crocodiles inhabit this water', do not swim there! Snakes do not attack and will slither off if they hear you coming. Advice is therefore to make sure you make plenty of noise when walking through long grass and wear shoes rather than flipflops! Redbacks and Funnel Web spiders are the only poisonous spiders in Australia and it is very rare to see one. Bites by spiders are incredibly rare and there have been no recorded deaths from spiders since anti-venom was introduced in the 1970's.

## Healthcare System

Australia's healthcare system is a mix of state and private care. Partnership between the two sectors is actively encouraged. [Medicare](#) is Australia's system of universal medical

cover was introduced in 1984. All taxpayers contribute 1.5% (2.5% for higher earners) of income to Medicare. The remaining funding comes from central government.

Most people are covered for 100% of in-patient care and roughly 75% of primary care (GP) charges. Dental and optical care is not covered by Medicare. Foreign residents are eligible for Medicare benefits provided they have permanent resident visas. Reciprocal arrangements exist with the UK and some other countries that means that you qualify for Medicare, but this covers immediate necessary medical treatment in the public health system, but aren't otherwise entitled to benefits and should still consider taking out Overseas Visitors Health Cover. This will cover you for private healthcare or cover the shortfall and may be required initially to meet the requirements of your visa even if you will qualify for Medicare.

The Australian Department of Human Services has a [useful tool to help you find your local Medicare office](#) where you can apply to join Medicare. You will need to complete the [Medicare Enrolment Application Form](#) if you hold a relevant visa, have applied for permanent residency or are a visitor from a reciprocal health care agreement country. The form covers up to five people and you will need to return your completed form with an original or certified copy of your current passports and valid visa or original visa grant letter for all people listed on the application to your nearest Medicare Service Centre. For initial enrolments, all people 15 years of age and over on the application must go with you to a Medicare Service Centre.

Provided you qualify for Medicare you can get a rebate against the cost of your private health insurance premiums. This rebate is income tested, which means your eligibility to receive it depends on your income. If you have

a higher income, the rebate entitlement may be reduced, or you may not be entitled to any rebate at all.

If you do not have adequate private health insurance cover, and your income for Medicare levy surcharge (MLS) purposes is above a certain threshold, you will be required to pay the MLS. The rate of MLS you pay depends on your income for MLS purposes. This applies unless you (and your dependents if you have them) are exempt from paying the Medicare levy.

The private health insurance rebate can be claimed as a reduction in the private health insurance premiums paid or it can be a refundable tax offset when you lodge your tax return.

## Doctors

Australia provides primary care through General Practitioners (GPs) who will refer patients to specialists when required. Many specialists require a referral from a GP before seeing a patient.

## Emergencies

GPs are available at Emergency Medical Centres or for more acute emergencies most hospitals have Accident & Emergency Departments.

Emergency telephone numbers  
Ambulance, Fire, Police 000



# Australia map



