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WELCOME TO AUSTRALIA

Welcome to Australia – a land of opportunity and dreams, of hope and new beginnings. We know you'll come to love our country and call this place home. In this LifeGuide, you'll find resources to help you navigate life in Australia.



ARRIVING IN AUSTRALIA

There's lots to organise when you arrive in a new country – from accommodation to money, food and transport. And while it may seem overwhelming now, know that there are plenty of people and organisations who can help you.

Some of the things you'll need to think about when you arrive include:

- Where you will live
- If and where you will work
- If and where you or your children will study
- How you will organise your money
- How you will look after yourself

YOUR ARRIVAL CHECKLIST

If you've just moved to Australia, there are some things you may want to do when you first arrive. You can find more details about each of these in the LifeGuide below.

1. Open a bank account [page 4](#)
2. Apply for a tax file number [page 4](#)
3. Register with Medicare [page 5](#)
4. Take English classes [page 6](#)
5. Enrol children in school [page 6](#)
6. Apply for a driver's licence [page 3](#)

A BRIEF HISTORY

Today, Australia's multiculturalism is a celebrated part of our country's culture with many backgrounds and beliefs influencing everything from food to pop culture and politics. However, to understand Australia's history means understanding our sad past, too. First Nations peoples have lived on the land we call Australia for more than 65,000 years and hold a deep connection to Country and culture. In 1788, the British began colonising Australia and until the late 1840s, convicts were shipped to the island colony. Their arrival had a devastating and widespread impact on Australia's First Nations communities, a wound which is still being healed through the process of reconciliation.



LIVING IN AUSTRALIA

FINDING A PLACE TO RENT

The housing market in Australia has undergone significant change in recent years and the demand for rental properties has typically been high. To give yourself the best chance of finding a place to rent, you may want to attend open homes. Open homes are a public viewing held when a home is listed for rent. They allow you to take a look inside a home and get a feel for what living there would be like. Don't be discouraged if you have to attend a handful of open homes and apply for a number of rentals before securing one – this is frustrating, but normal.

You should take note of:

- If the home has enough space to accommodate you/ your family
- If the home is close to amenities, such as public transport, shops and schools
- What the cost of the home's rent is
- How much the bond is
- How long the lease (contract) for the home is
- What the terms and conditions, listed in the rental agreement, are like
- Whether there is any damage, such as broken doors or windows

BUYING A HOME

If you're in a position to buy a house, or are looking to purchase in the future, there are some things you will have to think about – such as where you want to live, how much you want to pay and what type of property you would like. In Australia, most homes are sold by real estate agents, while some are sold privately by the owners. But before you put down a deposit, it's important you understand how to make an offer, any contracts and cooling off periods and the current property landscape (including things like interest rates). To borrow money for a property you should speak to a bank or lender.

You can find more information in our LifeGuides on [Saving for Your First Home](#) or [Buying a Home](#).

LOOKING FOR WORK

When you arrive in a new country, it can sometimes be challenging to find work – especially if your qualifications or previous experience do not directly transfer. There are multiple websites and agencies that can help connect you with potential employers and recruiters. In some cases, you may find it easier to secure work in an industry unrelated to your preferred job while you look for a more permanent position. This can be a good way to support yourself or your family until you can secure a job you want. For tools and resources to help with finding work, visit the [Services Australia](#) website.

APPLYING FOR A DRIVER'S LICENCE

If you're moving to Australia on a permanent visa and you hold a valid driver's licence in your country of origin, you may be permitted to drive in Australia using your current licence. If you don't hold a licence, you may need to pass a driver knowledge test to get a Learners Permit. This allows you to drive when accompanied by a qualified driver. You can then apply for a Provisional licence after a certain period of time or experience, if you're over the age of 17 (depending on the state or territory you live in).

There are certain countries and jurisdictions Australia recognises as having comparable standards, meaning people from those areas do not have to undertake a test when applying for an Australian licence (for both motorcycles and cars).

However, it's important to note that driving requirements are state and territory based and may differ or change. Depending on your visa and if your status changes, you may need to apply for an Australian driver's licence permit (usually within 3 to 6 months of your arrival).

For more information on this, visit the [Department of Home Affairs Immigration and Citizenship](#) website.

MANAGING VISAS AND MIGRATION

The Department of Home Affairs is the government department responsible for issuing visas and dealing with issues relating to migration. This includes:

- Study visas
- Working visas
- Joining a family member
- Refugee and humanitarian visas

To find out more, visit the [Department of Home Affairs Immigration and Citizenship](#) website.

Your visa may also require you to undertake a health examination or sign a health undertaking, to ensure you are medically fit to stay in Australia. For more information on this, visit the [Department of Home Affairs Immigration and Citizenship](#) website.

GETTING LEGAL REPRESENTATION

If you need legal advice or representation, such as for a visa, you may be able to access free advice or engage a lawyer pro bono. Organisations such as Justice Connect help support migrants, refugees and asylum seekers navigate the legal system and can put you in touch with other people who can help. They can be contacted on the [Justice Connect](#) website.

See the [end](#) of this LifeGuide for details on other resources.

BANKING

When you arrive in a new country, it's important that you can access your money and have a basic understanding of how the banking and financial systems work. While there are many ways to pay for things in Australia, including cash, debit or credit cards and bank transfers, the country operates as a predominately cashless society. This means you will likely need to have a bank card. Essential services including supermarkets offer both cash and electronic payments, while many eateries and retail stores only take electronic payments.

Most banks also operate online via apps and internet banking platforms, meaning you can control your spending and monitor your accounts from a smartphone or computer. Check which bank has the best options for you.

OPENING A BANK ACCOUNT

There are many banks in Australia who offer similar products and saving or spending options. With ANZ, you can set up your bank account as soon as you land in Australia. You'll just need some key identification, such as your passport, and an Australian residential address. You may also need your tax identification number (or your country's equivalent).

You can also visit an [ANZ branch](#) when you arrive in the country, where our friendly staff will help get you started. For more information about how to open a bank account, visit the [ANZ website](#).

INCOME TAX AND TAX RESIDENCY

In Australia, income tax – or the taxing of a person's wage – is the main source of revenue for the federal government. It helps fund healthcare and infrastructure projects and is compulsory for all types of income, including your personal earnings, business profits and investment returns.

If you've recently arrived from overseas, you'll need to figure out if you're a resident for tax purposes – in other words, if your being in Australia means you have to pay tax. This is different to being an Australian citizen or permanent resident. You can take a residency test and find more information via the [Australian Taxation Office's](#) website.

If you are a resident for tax purposes, you must apply for a [tax file number](#). This is because at the end of a financial year (which begins in July and finishes at the end of the following June), everyone working in Australia must lodge a tax return.

This can be done through the government's online portal, [MyGov](#), or with the help of a trusted tax agent. You can claim any work-related expenses through tax, as well as things like donations and some working from home expenses. For more information about lodging a tax return, go to the [Australian Taxation Office's](#) website.

SUPERANNUATION

Superannuation (or 'super') is a savings scheme that helps Australians save for later in life. On a regular basis, your employer will make a contribution to a super fund nominated by you that cannot be touched until you reach retirement age.

If you're new to Australia and about to begin work, your employer may be required to pay you super. This can often be claimed back if or when you leave Australia as a departing Australia superannuation payment (DASP). However, there are certain requirements you will need to meet and different rates at which your DASP will be taxed. For more information and to check your entitlements, visit the [Australian Taxation Office's](#) website.

BUDGETING

It's also a great idea to make a budget so you know how much money you have and can allocate it, spend it or save it accordingly. If you need a hand doing this, ANZ's estimating tools make setting goals or categorising your needs easy.

These resources include:

- [Budget planner](#)
- [Savings goals calculator](#)
- [Home loan deposit calculator](#)
- [Borrowing calculator](#)



The government's [MoneySmart](#) resource has a dedicated budget planning section, too.



HEALTHCARE

Medicare is the publicly funded healthcare system that subsidises or covers the cost of an appointment or procedure or hospital stay for citizens, people married to citizens, permanent residents, migrants on valid visas and asylum seekers. There is also a reciprocal healthcare agreement in place between Australia and certain countries, such as New Zealand and the UK, which allow citizens of those countries to access Medicare, even if they're a temporary resident. For more information on this or to see if your country is listed, visit the [Services Australia](#) website.

PRIVATE AND PUBLIC COVER

There are two types of health cover in Australia: private and public. Everyone, except for temporary residents, are entitled to public healthcare under the Medicare system. However, you can also pay for private health cover, which allows you to choose between public treatment or care at privately-run institutions.

In most cases, private health cover is a visa requirement for entry into Australia. For advice specific to your visa, check your application documents or contact the [Department of Home Affairs](#).

There are also private and public hospitals which offer care in different ways.

With private health cover...

- There may be a shorter wait time for treatment
- You can choose your doctor
- You will likely have a private room to stay in

With public cover...

- You are covered for a broad spectrum of services, including for complex conditions
- You may have to go on a waitlist to receive some treatments

IMMUNISATIONS

Some Australian states and territories have a 'no jab, no play' rule for children attending pre-school or kindergarten and school. This means that without an up-to-date vaccination record, a child may be stopped from enrolling or starting their education. For more information about immunisations, visit the [Department of Health and Aged Care](#).

EMERGENCY SERVICES

If you are in immediate danger while in Australia, the number for emergency police, fire or ambulance assistance is **000**. This number should only be used in an emergency or where you or someone else have or are likely to be harmed. For non-emergency situations that still require a police presence, call the police assistance line on **131 444**.

It's important to note that in the event you need an ambulance to transport you to a hospital, and you don't have ambulance cover, you will need to pay.



EDUCATION

CHOOSING A SCHOOL OR EDUCATION PROVIDER

If you've recently moved to Australia with children, it's important to know that sending them to school (by age 6) is the law. There are many education options for children in Australia from childcare (aged 6 weeks and above) to kindergarten (aged 3 to 5), primary school (aged 5 and above), high school and TAFE or university.

EARLY LEARNING

If you have young children, you may want to enrol them at an early learning centre, such as a childcare centre or kindergarten. These may be privately operated or run by the government.

There are four types of regulated early learning services in Australia including:

- **Long day care:** a full day (at least 8 hours) childcare service for children from 6 weeks to school age
- **Family day care:** childcare provided to small groups of children in a home-like environment
- **Preschool or kindergarten services:** early learning service for children aged 3 to 5 years who are almost ready for school
- **Outside school hours care:** childcare for school-aged children that is provided outside of school hours, such as before or after school

The Australian government's [Starting Blocks](#) website has lots of information about the different types of early childhood care and education and how to access them.

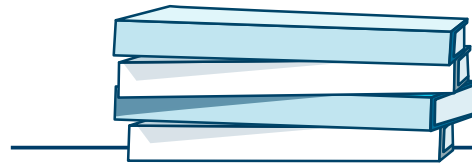
SCHOOL

In Australia, you have the option of sending your kids to a public, private or independent school. As a general rule, public school education is free or comes with little cost, however your children must attend a school within what's called a catchment zone – an area defined by where you live. These zones can vary, so it's important to check which catchment area your home falls into before enrolling. Meanwhile private and independent schools can charge higher fees and students from anywhere are able to enrol.

FURTHER EDUCATION

Universities and TAFEs are also a great option for older children or adults looking for further study, extra training or to upskill. You or your children may also qualify for financial assistance. More information on studying in Australia is available on the [StudyAssist](#) website.

If you can speak no or little English, there are courses and community-run programs that can teach you. The government's [Adult Migrant English Program](#) (AMEP) is a free service for eligible people who have migrated to Australia to learn English.



EVERYDAY LIFE

PUBLIC TRANSPORT

There are lots of ways you can travel around your city, state and wider Australia. Most cities and regional hubs will have a mix of bus, train, tram or ferry transportation that connect suburbs and towns with each other and bigger cities. How you access these services will differ, depending on which state or territory you live in. See your local government website for more information.

TIPPING

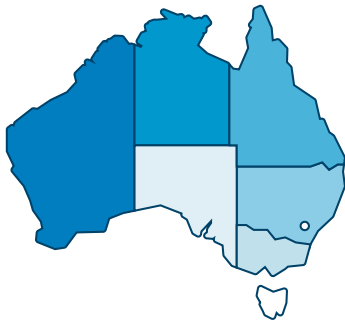
It's not common or required to tip in Australia, however some people will leave a tip for good service at a restaurant. As a general rule, 10% is reasonable, but not compulsory.

SHOPPING

In most major cities, trading hours for retail shops are quite flexible, with weekend trading and late night shopping a normal occurrence. This may include Thursday and/or Friday nights, where some stores are open until 9pm.

POLITICS

In Australia, we operate under a democratic political system lead by an elected federal government. There are eight states and territories which are governed by their own elected government, too. It's important to note that migrants and permanent residents cannot generally vote, however you should check your entitlements with your local government body.



COMMON SLANG

It's often said that Australians have their own version of the English language – complete with slang terms, shortened words and different pronunciations. Below is a short list of common terms and what they actually mean.

- G'day = hello
- You beauty = great
- Brekkie = breakfast
- Barbie = barbecue
- Tea = dinner
- Arvo = afternoon
- Mate = friend
- Servo = service station

SPORTS

Australia is a sports-mad country and two of our biggest games, cricket and Australian Rules Football are engrained in our culture. Take part in the fanfare and experience the atmosphere by attending an Australian Football League (AFL) match or heading along to the Boxing Day Test. Or check out your local community league. It's also a long-held tradition to play cricket in the backyard or on the street on Christmas Day - something everyone can take part in, regardless of skill or ability.

THE BEACH

It's the stereotype that draws many migrants and tourists to Australia – the beach. With so many beaches to visit and enjoy, there's no doubt you'll be enticed to partake in a paddle or swim at some point. Some of Australia's most famous beaches include Bondi Beach in Sydney and Whitehaven Beach in Queensland. It's important to note – much of Australia's coastline can hide dangerous waters and rips and animals including sharks, crocodiles and jellyfish can be common in some places. Always look for signs and swim between the yellow and red flags because these are sections of the beach that are patrolled by Surf Life Saving Australia. If you can't swim, don't go into the water. And remember, with so many waterways in Australia, it's important to teach your children how to swim. Enrol them with your local swim school or visit [Swim Schools Australia](#) for more information.

BECOMING A CITIZEN

They don't call Australia the 'lucky country' for nothing. And with so much opportunity, spirit and multiculturalism, it's easy to see why so many people decide to stay.

To become an Australian citizen, there's a few requirements you'll have to meet. This can include (but is not limited to):

- Being a permanent resident or eligible New Zealand citizen
- Being married to or the spouse of an Australian citizen
- Being born overseas to a parent who is an Australian citizen

You'll also be invited to an interview and must pass a citizen test. For more details and to find out if and how you qualify, or to apply, visit the [Department of Home Affairs](#) website.



MORE HELP

GENERAL RESOURCES

Australian Government Department of Home Affairs

Government website with information for migrants.

www.homeaffairs.gov.au

AMES Australia

Leading settlement agency for people arriving in Australia.

www.ames.net.au or call 13 26 37

Refugee Council of Australia

Has extensive resources and information on a range of topics for refugees.

www.refugeecouncil.org.au or call (02) 9211 9333

Asylum Seeker Resource Centre

Advocate for asylum seekers and human rights.

www.asrc.org.au or call (03) 9326 6066

TRANSLATION SERVICES

Australian Government Department of Home Affairs

Provides free translating services for new arrivals.

translating.homeaffairs.gov.au/en

EMPLOYMENT

Australian Government Fair Work Ombudsman

Helps employees understand their work entitlements.

www.fairwork.gov.au

LEGAL AID

Australian Government Attorney-General's Department

Includes state and territory-specific legal resources.

www.ag.gov.au/legal-system/legal-assistance-services

EMOTIONAL

Lifeline

Supports people facing hardship and distress.

www.lifeline.org.au or call 13 11 14

Relationships Australia

Helps individuals, families and communities with relationship matters.

www.relationships.org.au or 1300 364 277.

Mensline

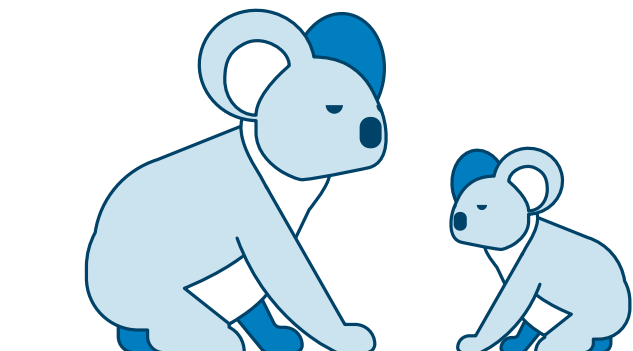
Wellbeing support for men.

www.mensline.org.au or 1300 789 978

Poison Information Centre

For 24-hour advice if you're concerned about a poisonous substance.

www.health.gov.au/contacts/poisons-information-centre or call 13 11 26





ABOUT LIFEGUIDES

ANZ has a proud history of helping customers across Australia and New Zealand, especially in times of change. Through these LifeGuides, ANZ is furthering its commitment to the broader community by providing general resources and useful information about key life moments – helping make them a little easier on you.

Important Information: The information set out above is general in nature and has been prepared without taking into account your objectives, financial situation or needs. By providing this information ANZ does not intend to provide any advice about your employment rights, any financial advice or other advice or recommendations. You should seek independent employment, financial, legal, tax and other relevant advice having regard to your particular circumstances.

