



Australian Government

Department of Immigration and Citizenship

Beginning a Life in Australia

Welcome to

Australian Capital Territory

English

January 2009

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Phone numbers: Telephone numbers beginning with 1800 are free calls if you ring from a private telephone and cost the same as a local call if you ring from a payphone. Numbers beginning 13 or 1300 are charged at local call rates. Some 1300 and 1800 numbers can be used only from outside the capital city. Mobile phone rates apply to calls from mobile phones.

For numbers not beginning 13, 1300 or 1800: If ringing from outside Australia, dial the Australia prefix 61, then the area code without the 0, then the number. If ringing from within Australia but outside the state or territory, dial the area code, and then the number.

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Introduction

Welcome to Australia and in particular to Canberra.

The Australian, State, Territory and Local Governments of Australia, together with non-government agencies, provide Australian residents with a wide range of services. This booklet will give you a basic idea of the sort of services and assistance that is available, and where you can go to ask for advice.

This booklet is targeted at all prospective and newly arrived migrants to Australia with a particular focus on permanent migrants and humanitarian entrants as well as their sponsors and service providers. Refugee and humanitarian entrants should also refer to information supplied specifically for them by the Department of Immigration and Citizenship (DIAC).

It will always be difficult to make all information in the booklet relevant to all readers. It is important to note that some permanent migrants and most temporary visa holders may not be eligible for all services.

Canberra is Australia's national capital and the administrative centre for the nation's Federal Government. Established in 1913, Canberra houses many national buildings including Parliament House, the War Memorial and the National Gallery of Australia.

The city of Canberra is situated in the Australian Capital Territory (ACT). The ACT is not a state but nevertheless has a government whose responsibilities are similar to both those of a state as well as those of a local government. This booklet gives information on some of the services the ACT Government provides.

Please take the time to read this booklet carefully. We believe you will find it useful as you begin your new life in Australia. You should use the most recent edition, available from many settlement service providers and from the 'Living in Australia' web pages www.immi.gov.au/living-in-australia. We suggest you read Chapters 1– 4 first. They deal with issues of particular concern to you during your first weeks.

The issues you will face as you begin your new life in Australia are complex and changing. There will be challenges, and also rewards. In the end, your success will depend on your own efforts, as well as the goodwill of those willing to help you. Welcome and good luck!

1 What to do soon after arrival

Below is a list of 8 important things you should do as soon as possible after arriving in Australia. Tick them off as you do them.

- | | |
|--|--------------------------|
| Your checklist | ✓ |
| A. Apply for a Tax File Number | <input type="checkbox"/> |
| B. Register with Medicare | <input type="checkbox"/> |
| C. Open a bank account | <input type="checkbox"/> |
| D. Register with Centrelink | <input type="checkbox"/> |
| E. Contact the Health Undertaking Service | <input type="checkbox"/> |
| F. Register for English classes | <input type="checkbox"/> |
| G. Enrol your children in a school | <input type="checkbox"/> |
| H. Apply for a driver's licence | <input type="checkbox"/> |

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

See Chapter 4, *Where to go for help* for information about organisations that can help you with settling issues.

A. Apply for a Tax File Number

Do this first. To receive an income in Australia, you need a **Tax File Number** (TFN). Income includes wages or salary from a job, payments from the government, and money earned from investments including interest on savings accounts.

How to apply for a Tax File Number

In Australia, you can telephone the **Australian Taxation Office** (ATO) and have an application form sent to you. Alternatively, you can apply for a TFN at the ATO website 24 hours a day, 7 days a week. Forms are also available from ATO or Centrelink shopfronts which are listed in the White Pages telephone book.

Australian Taxation Office (ATO) contact details

| | |
|-------------------------------|---|
| Telephone | 13 2861 |
| Apply for a TFN online | Online individual TFN registration |
| In person | ATO shopfront locations Centrelink shopfront locations |
| ATO website | www.ato.gov.au |

See Chapter 7, *Employment* for more information on taxation.

B. Register with Medicare and consider taking out private health insurance

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

You may be eligible to join Medicare and gain immediate access to health care services and programs. These include free public hospital care, help with the cost of out-of-hospital care, and subsidised medicines. It is important to know that not all migrants are eligible for Medicare assistance and you should contact Medicare to find out if you are eligible.

Medicare has an **Information Kit** which is translated into 19 different languages and is available in English, Braille and on audio CD and cassette. It explains Medicare and other government health services and the eligibility requirements for benefits and payments. Remember to ask for it when you visit your local Medicare office, Migrant Resource Centre or go to the website.

How to register with Medicare

To register with Medicare, you should go to a Medicare office 7 to 10 days after your arrival in Australia and bring your passport, travel documents and permanent visa. If all registration requirements are met, you may be given your Medicare card number to use until your card arrives in the mail in about 3 weeks. In most cases you will pay for medical care then receive a refund for some of the payment. **If you need to see a doctor urgently**, you can register with Medicare without waiting 7 to 10 days and ask for an interim number.

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

Medicare contact details

| | |
|--|--|
| Telephone | 13 2011 |
| In person | Medicare offices |
| Medicare Information Kit (available in languages other than English) | Information Kit |
| Medicare website | www.medicareaustralia.gov.au |

In addition to Medicare there are also many different private health insurance funds that offer options that cover services not covered by Medicare eg. dental care, most optical care and ambulance transport.

For more information about private health insurance, see Chapter 11, *The health system*.

C. Open a bank account

In Australia, people keep their money in a bank, building society or credit union. Most income including salary and wages and government benefits is paid directly into an account. Australians use bankcards and credit cards for many purposes.

It is advisable to open a bank, building society or credit union account **within 6 weeks of your arrival**, as you usually need only your passport as identification. After 6 weeks you will need additional identification to open an account, and you may have difficulty if you don't have many documents. Advise your bank of your Tax File Number (TFN) to avoid higher rates of taxation on interest earned.

For further information on opening a bank account go to the website below.

[Smarter Banking – make the most of your money](#)

www.bankers.asn.au

D. Register with Centrelink

Help with job seeking, social security payments and other assistance is provided through the government agency called **Centrelink**. Newly arrived residents can register with Centrelink to get help with looking for work, having overseas skills recognised, and accessing relevant courses. Centrelink also has Tax File Number application forms and can assist you to lodge your application with the Tax Office, so that access to any payments is not delayed.

Payments may be made from the day you contact Centrelink. To be paid from the day you arrive in Australia you must make contact on this day and lodge a claim within 14 days.

Humanitarian entrants are eligible for Crisis Payment from Centrelink. The entrant must claim within 7 days of arriving in Australia or contact Centrelink with an intent to claim within 7 days of arrival and lodge a claim within 14 days of that contact. For more information see Chapter 8, *Social security*.

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

For more information see Chapter 2, *Help with English*; Chapter 7, *Employment*; and Chapter 8, *Social security*.

Centrelink contact details

| | |
|---|---|
| Telephone | 13 1021 |
| Help in languages other than English | 13 1202 |
| In person | <u>Centrelink offices</u> |
| Centrelink website | <u>www.centrelink.gov.au</u> |
| For newly arrived migrants | <u>Have you recently moved to Australia to settle?</u> |
| Information in other languages | <u>Centrelink assistance – we speak your language</u> |

E. Contact the Health Undertaking Service

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

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

Health Undertaking Service **1800 811 334**
(9am – 4pm, Monday to Friday)

F. Register for English classes

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

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

For more information, see Chapter 2, *Help with English*.

G. Enrol your children in a school

Under Australian law, children between the ages of 5 and 15 years must attend school. You should enrol your children in a school as soon as possible. For more information see Chapter 10, *Education and child care*.

H. Apply for a driver's licence

If you are a permanent resident visa holder and have a current driver's licence from another country, in English or with an official translation from an acceptable source, you are allowed to drive for your first 3 months after arrival. After that, if you want to drive, you will need to have the appropriate Australian driver's licence. This will usually require you to pass a knowledge test, a practical driving test, and an eyesight test. In Australia, driver's licences are issued by state and territory governments.

If you do not hold a licence from another country you will need to pass a Driver Knowledge Test to get a learner's permit.

[Urban Services](#)

(02) 6207 7000

Please note: There are strict traffic and drink driving laws in Australia, which you must obey. For more information see Chapter 5, *Australian customs and law*.

For the official translation of a driver's licence see Chapter 2, *Help with English*.

2 Help with English

Translating and interpreting services

Interpreting

The **Translating and Interpreting Service (TIS National)** can provide a telephone interpreter in more than 120 languages and dialects. You can ring TIS National for the cost of a local call (call charges from a mobile phone may vary). TIS National is available 24 hours a day, 7 days a week and can assist in emergency situations from anywhere in Australia.

If you cannot speak or understand English and you need to talk to a government agency, ask them to contact TIS National to help you to communicate with the agency. Normally a telephone interpreter will be provided but if necessary, government agencies can arrange for an interpreter to be present in person. The government agency should pay for the cost of the interpreter. Make sure that you check the office hours of the government agency you wish to speak to before calling.

If you have problems understanding government agencies' automated telephone systems, then ring TIS National directly and they will help you.

If you need the assistance of an interpreter when you consult with your medical practitioner you can ask them to contact TIS National on the Doctor's Priority Line to arrange for a telephone interpreter. A medical practitioner can also book an on-site interpreter if this is required.

**Translating and Interpreting Service
(TIS National)**

131 450

TIS National website

www.immi.gov.au/tis

TIS National welcomes enquiries from Australian permanent residents and citizens who are interested in becoming contract interpreters, providing interpreting services on a contract basis to members of the Australian community who speak languages other than English. If you have good skills in English and at least one other language, you may consider applying to become a contract interpreter with TIS National. For further details you can contact a TIS National Contract Manager on 1300 132 621 regarding interpreter recruitment and work conditions.

If you wish to contact Centrelink and you need help with interpreting, you can ring Centrelink directly on:

Centrelink (with interpreter assistance)

13 1202

Centrelink website

www.centrelink.gov.au

'I need an interpreter' card

TIS National produces an 'I need an interpreter' card for use by non-English speakers who require interpreting assistance. The wallet sized card, featuring the National Interpreter Symbol, is designed to assist non-English speakers request an interpreter when they need to communicate with government agencies, community groups and businesses. Non-English speakers can simply show the card to advise that they need an interpreter.

A panel on the front of the card allows the non-English speaker's language preference to be written, and the reverse side features TIS National's contact details. The card can be used by any person in Australia who speaks a language other than English and needs or wishes to use an interpreter to communicate.

TIS National provides the cards free of charge to a variety of government agencies, community groups, and not-for profit agencies for distribution to their non-English speaker clients at a community level. The cards can be ordered by email from the TIS Client Liaison and Promotions team at tispromo@immi.gov.au

Note: Generally TIS National operates on a fee for service basis and interpreting charges may apply.

They are also available at ACT Government Shopfronts. See Chapter 4, *Where to go for help* or contact:

Interpreter Card

131 450

Translation of your important documents

A summary/extract translation into English of certain documents which are necessary for your settlement in Australia may be provided free of charge by the Department of Immigration and Citizenship (DIAC). These documents might include birth and marriage certificates, driver's licence, educational qualifications and employment references.

If you want to seek any free translations, you must be a permanent resident or Australian citizen and you must request them within 2 years of your arrival or grant of permanent residence. You should lodge your request for translation through an **Adult Migrant English Program (AMEP)** service provider (see below).

The translation of other documents can be arranged through accredited translators on a fee-for-service basis. For a list of accredited translators in your language, visit the **National Accreditation Authority for Translators and Interpreters (NAATI)** website.

NAATI Hotline

1300 557 470

NAATI website

www.naati.com.au/

Learning English for adults

The Adult Migrant English Program (AMEP)

Learning English is one of the first and most important steps you can take towards settling successfully in Australia and achieving your goals. If you are eligible, the AMEP can provide you with basic English language tuition that will help you deal with everyday social situations and some work situations.

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

Your English speaking, reading, writing and listening skills will need to be tested to see whether you qualify for AMEP classes. If your English was not tested overseas as part of your migration application, it will be tested when you register for AMEP classes in Australia.

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

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

Enquiries Line

131 881

AMEP website

www.immi.gov.au/amep

Settlement Services Locator

www.immi.gov.au/living-in-australia/settle-in-australia/find-help/where-to-help/index.htm

If you would like to register or find out if you are eligible for the AMEP, contact your nearest service provider (listed below).

ACT Adult Migrant English Program

Canberra Institute of Technology
Building J, Reid Campus
PO Box 826
Constitution Ave
CANBERRA CITY ACT 2601
Tel: **(02) 6205 9600**
Fax: (02) 6205 9599

Migrant Resource Centres/Migrant Service Agencies (see Chapter 4, *Where to go for help*) and Centrelink (see Chapter 7, *Employment*) also have information about the AMEP and other ways to improve your English.

Other English learning options

English language tuition is also available through targeted programs managed by the Department of Education, Employment and Workplace Relations (DEEWR) and state/territory governments. DEEWR has 2 employment related language programs for adults of working age (15 - 64 years).

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

You may be eligible for LLNP if you have already completed an AMEP course or you are not eligible for AMEP. The LLNP includes English writing, speaking, listening, reading, mathematics and vocational learning to assist you in finding a job. To be eligible you must be registered as a Job Seeker with Centrelink.

Centrelink

13 1021

If you do not speak English

13 1202

LLNP web pages

www.centrelink.gov.au/internet/internet.nsf/services/literacy_numeracy.htm

The second is the **Workplace English Language and Literacy (WELL)** program which provides funding to organisations to train workers in English language, literacy and numeracy skills.

WELL Program

1300 363 079

Website

www.deewr.gov.au

DEEWR also provides intensive English language tuition to eligible newly arrived students below 18 years of age under the **English as a Second Language for New Arrivals (ESL-NA) program**. The program aims to improve the educational opportunities and outcomes of newly arrived students of non-English backgrounds by developing their English language competence and facilitating their participation in mainstream educational activities.

ESL-NA Program

1300 363 079

Website

www.deewr.gov.au

English courses are also available through other educational institutions and community centres. See Chapter 7, *Employment* and Chapter 10, *Education and child care*, under *Vocational education*.

3 Emergency services

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

- [Police](#)
- [Ambulance](#)
- [Fire Brigade](#)

Calls to **000** (triple zero) are free. Be prepared to provide your name, address and telephone number (if you have one), and the type of service you need.

If you cannot speak English, you must firstly tell the operator what kind of help you need (simply say: “**Police**”, “**Ambulance**” or “**Fire**”), and then say your language. You will be connected to the Translating and Interpreting Service (TIS National) directly, so do not hang up. The TIS National interpreter will then help the police, fire or ambulance service to obtain your address and other details.

Police

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

For **non-urgent** matters, ring **131 444** or your local police station. Their numbers are listed under ‘Police stations’ in the White Pages telephone directory. There is no charge for police services.

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

Ambulance

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

In some states and territories, the ambulance service may be free or discounted to people who get an Australian Government pension or who have a Health Care Card (given by Centrelink to people assessed as low income earners). It can be expensive if you do not have these benefits, so you may wish to become an ambulance member or join a private health insurance fund that covers the cost. See Chapter 11, *The health system*.

Ambulance membership

1800 648 484

Fire Brigade

In an emergency, telephone **000** and ask for the “**Fire Brigade**”. The fire brigade puts out fires, rescues people from burning buildings and also assists in situations where gas or chemicals become a danger. In non-urgent cases, you can use the telephone number listed under ‘Fire brigades’ in the White Pages telephone directory.

Other emergency numbers

Useful emergency telephone numbers are listed at the front of your local White Pages telephone directory. They include:

Poisons Information Centre
(24 Hour Line)

13 1126

Child Abuse Prevention Services (CAPS)
(24 Hour Freecall Crisis Line)

1800 688 009

4 Where to go for help

Settlement services for recently-arrived migrants

The Department of Immigration and Citizenship (DIAC) funds the **Settlement Grants Program (SGP)** which provides settlement services to recently-arrived permanent residents arriving as humanitarian entrants and family stream migrants who have low English proficiency.

Dependants of skilled migrants including temporary visa holders such as Prospective Marriage visa holders and Provisional Spouse and Interdependency visa holders and their dependants in rural and regional areas who have low English proficiency can also access these services.

Under the SGP, organisations are funded to provide projects to help new arrivals become self-reliant and participate equitably in Australian society as soon as possible after arrival. Projects can be in the areas of Orientation to Australia, Developing Communities and Integration.

Information on the SGP, including details of SGP funded organisations, can be found at

Settlement Grants Program (SGP)

www.immi.gov.au/living-in-australia/delivering-assistance/settlement-grants/

Settlement Services Locator

www.immi.gov.au/living-in-australia/settle-in-australia/find-help/where-to-help/index.htm

SGP funded organisations in the ACT include:

Queanbeyan Multilingual Centre
12 Rutledge Street
QUEANBEYAN NSW 2620
Tel: **6297 6110**

Migrant Resource Centre of Canberra and Queanbeyan
Theo Notaris Multicultural Centre
Level 2, North Building
180 London Circuit
CANBERRA CITY ACT 2601
Tel: **6248 8577**
Web: www.mrccanberra.org.au

Migrant Resource Centres and Migrant Service Agencies

Migrant Resource Centres (MRCs) and **Migrant Service Agencies (MSAs)** have staff to give you information and assistance when you arrive in Australia, especially if you are from a non-English speaking country. They can also refer you to other useful services.

The local MRC provides various courses, including conversation classes, to assist new settlers. Free childcare facilities are provided for parents doing these courses. See below for your nearest MRC/MSA and make it one of your first points of call after arrival in Australia.

Migrant Resource Centre of Canberra and Queanbeyan
Theo Notaris Multicultural Centre
Level 2, North Building
180 London Circuit
CANBERRA CITY ACT 2601
Tel: **6248 8577**
Web: www.mrccanberra.org.au

Adult Migrant English Program (AMEP)

As well as teaching you English, your AMEP teachers will help you understand Australian ways of life and everyday activities such as banking, shopping, applying for jobs and participating in the community. Your classmates will be in similar circumstances to you and will have useful tips to share. For more information about the AMEP, see Chapter 2, *Help with English*.

Settlement Services Locator

www.immi.gov.au/living-in-australia/settle-in-australia/find-help/where-to-help/index.htm

Ethnic and community organisations

There are many ethnic and community organisations which may be able to help you or direct you to those who can assist you. There are also clubs, associations and religious organisations which you might want to join. They are listed under 'Clubs' and 'Organisations' in the [Yellow Pages](#) telephone directory. Your Migrant Resource Centre or Migrant Service Agency will be happy to give you a list of clubs and organisations which may suit your needs and interests.

Initial settlement support for humanitarian entrants

The department's **Integrated Humanitarian Settlement Strategy (IHSS)** offers initial intensive settlement support to newly-arrived humanitarian entrants, generally for around 6 months, but this may be extended for clients facing additional challenges.

The IHSS aims to help humanitarian entrants achieve self sufficiency as soon as possible by offering them specialised help on a needs basis. Through a case management approach, the needs of humanitarian entrants are identified and a case plan is developed for the delivery of support.

Further information on the IHSS, including details of IHSS funded organisations, can be found at

Integrated Humanitarian Settlement Strategy (IHSS)

www.immi.gov.au/living-in-australia/settle-in-australia/find-help/ihss

Services for young people

Youth workers are qualified and experienced people who work with young people. They work at Youth Centres, Migrant Resource Centres and local councils and provide young people with information, help and activities in a safe environment.

The Source is the Commonwealth Government's youth website that provides a range of information for young people.

Kids Helpline (24 Hour Line)

1800 551 800

Kids Help website

www.kidshelp.com.au

The Source

www.thesource.gov.au

Legal aid

In every state and territory there are community organisations that work to inform people of their legal rights and obligations, and to improve their access to the justice system.

Law Society of the ACT
Legal Advice Bureau
Level 3, 11 London Circuit
CIVIC ACT 2601
Tel: **6247 5700**
Web: www.lawsocact.asn.au

Legal Aid Commission (ACT)
4 Mort Street
CIVIC ACT 2601
Tel: **6243 3471**
Tel: **1300 654 314**
Web: www.legalaid.canberra.net.au

For help with legal matters concerning social security, contact:

Welfare Rights and Legal Centre
Havelock House
Gould Street
TURNER ACT 2612
Tel: **6247 2177**
Tel: **1800 445 665** (freecall
from SE NSW)
Web: www.welfare-rights-act.org

For help with debt problems, contact:

CARE Financial Counselling Service
Waldorf Apartments (at rear)
Shop 16, Level 1
2 Akuna Street
CANBERRA ACT 2601
Tel: **6257 1788**
Web: www.carefcs.org

Violence

Various services exist to support victims of crime or violence, including violence in the home (domestic violence). Others help men and women, and their families to manage the stresses that often contribute to domestic or family violence. Please see Chapter 5, *Australian customs and law*.

Child Abuse Prevention Services (CAPS) **1800 688 009**
(24 Hour Freecall Crisis Line)

CAPS website www.childabuseprevention.com.au

Violence Against Women **1800 200 526**
(24 Hour Helpline)

Violence Against Women website www.australiasaysno.gov.au
(including information in languages other than English)

Domestic Violence (24 hour) **(02) 6280 0900**

Domestic Violence Line **1800 656 463**
(24 hour)

Consumer rights

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

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

Australian Communications and Media Authority (Freecall) **1800 226 667**

TTY (for hearing and speech impaired) **(03) 9963 6948**

ACMA website www.acma.gov.au

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

Some contact numbers are:

[Australian Competition & Consumer Commission](#) **1300 302 502**

[Commonwealth Ombudsman](#) **1300 362 072**

[Advertising Standards Bureau](#) **(02) 6262 9822**

[Banking and Financial Services Ombudsman](#) **1300 780 808**

[Credit Union Dispute Resolution Centre](#) **1300 780 808**

[Financial Ombudsman Service](#) **1300 780 808**

[Insurance Ombudsman Service](#) **1300 780 808**

[Financial Co-operative Dispute Resolution Scheme](#) **1300 780 808**

[Private Health Insurance Ombudsman](#) **1800 640 695**

[Superannuation Complaints Tribunal \(SCT\)](#) **1300 780 808**

[Telecommunications Industry Ombudsman](#) **1800 062 058**

[ACT Ombudsman](#) **1300 362 072**

ACT Government Shopfronts

ACT Government Canberra Connect Shopfronts, a Government service, provide over-the-counter services such as giving out information, receiving fees, public housing rent, and renewing licences and registration. Shopfronts are located at:

[Dickson](#)

Ground Floor
Dickson Motor Registry
13-15 Challis Street

[Tuggeranong](#)

Unit 17-21 Ground Floor
Homeworld Centre
Anketell Street

[Belconnen](#)

Ground Floor
Swanson Plaza
Swanson Court

[Woden](#)

Ground floor of Woden Library
Cnr Corinna & Furzer Streets
PHILLIP

For more information about the ACT Government:

Canberra Connect

13 2281

Canberra Connect website

www.canberraconnect.act.gov.au

ACT Government website

www.act.gov.au

ACT Libraries

The ACT Government maintains libraries which people can join to borrow books free of charge. Libraries also have or can order books in languages other than English. In some libraries you can access the internet (free of charge). For more information:

**ACT Library Customer
Information Centre**

(02) 6205 9000

ACT Library website

www.library.act.gov.au

**ACT Government libraries are
located at:**

[Belconnen](#)

12 Chandler Street
Swanson Plaza
BELCONNEN

[Dickson](#)

Dickson Shopping Centre
DICKSON

[Kippax](#)

Hardwick Crescent
HOLT
(near Kippax Shopping Centre)

[Erindale](#)

McBryde Crescent
WANNIASSA

[Tuggeranong](#)

Cowlshaw Street
TUGGERANONG

[Woden](#)

Cnr Corinna & Furzer Streets
PHILLIP

[Gungahlin](#)

Cnr Ernest Cavanagh Street
& Gungahlin Place
Gungahlin Market Place
GUNG AHLIN

[Civic](#)

Civic Square
CANBERRA CITY

The Australian Government Regional Information Service (AGRIS)

The **Australian Government Regional Information Service** is an information service about Australian Government services and programs for rural and regional Australia. It produces the '**Australian Government Regional Information Directory**', which you can get by contacting:

**Australian Government Regional
Information Service**

1800 026 222

AGRIS Regional Entry Point website

www.regionalaustralia.gov.au

Emergency relief

If you need emergency food, clothing, shelter or furniture, you could seek help from non-government organisations such as:

Society of St Vincent de Paul (02) 6282 2722

Website www.stvincanb.com.au

The Salvation Army (02) 6247 3635

Website www.salvos.org.au

Do not be afraid to ask for help. There may be specific criteria for eligibility and there is a wide range of organisations that can assist people in a variety of circumstances. You can contact the MRC or local council to see what is available in your area.

Finding relatives

The **Australian Red Cross** provides tracing and message services for relatives who have been separated due to war, civil disturbance and natural disaster.

Australian Red Cross (ACT) (02) 6206 6000

Website www.redcross.org.au/ACT/

Telephone crisis counselling

There is various telephone counselling services including **Lifeline** which offer free crisis counselling 24 hours per day, 7 days per week. You may be feeling desperate, just need to talk to somebody, or want to use their specialist financial, gambling or youth counselling services.

Lifeline (24 Hour Crisis Line) 13 1114

Lifeline website www.lifeline.org.au

Marriage and other relationships

Relationships Australia provides counselling, education and mediation services for individuals, couples and families. They charge a fee which depends on your income level. Interpreters can be arranged, if required.

Relationships Australia 1300 364 277

Relationships Australia website www.relationships.com.au

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

Men's Line Australia 1300 789 978
(24 Hour Line)

Men's Line Australia website www.menslineaus.org.au

Women's Information and Referral Centre

The **Women's Information and Referral Centre (WIRC)** is a place where all women, their families and members of the community can obtain information and support on issues or concerns that affect their lives, their family or friends. For more information:

**Women's Information
Referral Centre**
Ground Floor
13 London Circuit
CANBERRA CITY
Tel: **6205 1075**
Web: www.wirc.act.gov.au

Torture and trauma counselling

Companion House provides counselling and support for refugees and people with refugee-like backgrounds.

It has trained advisers who speak a number of different languages and an interpreter can be organised for the languages not covered by staff. Companion House services are confidential, non-religious and politically neutral.

| | |
|------------------------|--|
| Companion House | (02) 6247 7227 |
| Website | www.companionhouse.org.au |
| E-mail | info@companionhouse.org.au |

Financial services

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

Understanding Money Website www.understandingmoney.gov.au/content/

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

| | |
|----------------------|--|
| ASIC Infoline | 1300 300 630 |
| ASIC website | www.fido.asic.gov.au |

Banking

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

Loans and Credit

A [loan or credit](#) is when you borrow money and agree to pay it back at a later date with an additional charge, known as interest. Some of the different types of loans are personal loans, home loans, credit cards and overdrafts. The cost of a loan will vary greatly depending on the type of loan, the lender, how long you take to pay it back, the interest rate and fees and charges. **It is important that you do not undertake a loan or use your credit card if you cannot afford to repay it.**

If you find it hard to repay your loan because you get sick or lose your job, you can ask to have your repayments changed. If you need help contact:

| | |
|--|----------------|
| Centrelink's Financial Information | 13 2300 |
|--|----------------|

Service

[Financial counsellors](#) offer free advice in confidence. To find a financial counsellor near you contact the Australian Securities and Investments Commission (ASIC) or Centrelink's Financial Information Service.

Insurance

[Insurance](#) is when you pay an amount of money each year to protect you from the risk of losing money if something goes wrong. Common types of insurance are home insurance, home contents insurance and car insurance. If you own a car it is compulsory to have third party insurance to cover you if you injure another person in an accident. You may also like to take out comprehensive car insurance which provides wider insurance cover.

Tax help

The Australian tax year (or 'financial year') runs from 1 July to 30 June. Under Australian law most people are required to lodge tax returns with the Australian Tax Office between 30 June and 31 October each year.

Tax Help is available for people who are on low incomes, including seniors, those from a culturally and linguistically diverse background, of Aboriginal or Torres Strait Islander descent or who have a disability. Tax Help is a free service, and is available from 1 July through to 31 October. To find out if you are eligible and the location of your nearest **Tax Help Centre** telephone:

Tax Help

13 2861

5 Australian customs and law

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

Australia is a tolerant, diverse society with people from many different cultures and ethnic backgrounds. Australians come from all corners of the world. About 45 per cent of Australians were born overseas or have a parent who was. Although English is the national language, there are around 300 languages including indigenous languages, spoken in Australia. Australians also practise a wide variety of religions.

In Australia, everyone is free to express and maintain their cultural and religious traditions, within the law, and participate and belong as an Australian. At first, you may not be used to such diversity. However if you are open and respectful towards other people, ideas and traditions you are likely to fit in and be successful in your new life.

Responsibilities and values

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

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

- respect for the equal worth, dignity and freedom of the individual
- freedom of speech
- freedom of religion and secular government
- freedom of association
- support for parliamentary democracy and the rule of law
- equality under the law
- equality of men and women
- equality of opportunity
- peacefulness
- a spirit of egalitarianism that embraces tolerance, mutual respect and compassion for those in need.

Equality and anti-discrimination

You have the right to be respected and to have your needs considered as fairly as everyone else. Similarly, you should respect other people, whether they were born in Australia or, like you, migrated here.

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

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

The Australian Government's **Living in Harmony** program promotes the Australian values described above, mutual obligation and understanding between people of different backgrounds. It also aims to address intolerance. It does this through:

- local community projects
- partnerships with national organisations
- a public information strategy, which includes Harmony Day on 21 March each year.

To find out more, contact:

Harmony Day **1800 331 100**

Funded community projects **1800 782 002**

Living in Harmony website www.harmony.gov.au

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

Australian Human Rights Commission **1300 369 711**

TTY (for hearing and speech impaired) **1800 620 241**

Website (including information in languages other than English) www.hreoc.gov.au

Criminal offences

Crime is usually described as any behaviour or act that is against the law and may result in punishment. Everyone in Australia is expected to obey all Australian laws. For more information on criminal offences and the role of police in Australia, go to www.apmab.gov.au/pubs/PoliceGuide.html (available in 8 languages).

If you have witnessed a criminal offence or if you have information which may help police solve a crime contact:

[Crime Stoppers](#) **1800 333 000**

Religious and cultural practices must conform to existing Australian laws. For example, the laws in states and territories prohibit practices involving female genital cutting and violence in the home.

Domestic or family violence

As in other countries, violence towards another person is illegal in Australia and viewed very seriously. This includes violence within the home and within marriage, otherwise known as domestic or family violence. This is behaviour by a person which may result in the victim experiencing or fearing physical, sexual or psychological abuse and damage, forced sexual relations, forced isolation or economic deprivation.

Violence Against Women Helpline (24 Hour) **1800 200 526**

Violence Against Women website (including information in languages other than English) www.australiasaysno.gov.au

Domestic Violence Crisis Line (24 Hour) **(02) 6280 0900**

TTY (for hearing and speech impaired) **(02) 6228 1852**

**Domestic Violence
Crisis Service :**
PO Box 1922
FYSHWICK ACT 2609

**Domestic Violence Crisis Service
website**

www.dvcs.org.au/contacts.php

Men's Line Australia
(24 Hour Line)

1300 789 978

Men's Line Australia website

www.menslineaus.org.au

The legal age of consent

The legal age of consent, that is the age that the law recognises your right to agree to have sex with another person, varies from state to state in Australia. It is illegal to have sex with someone younger than the age of consent and there can be severe penalties for anyone breaking this law.

In the ACT, the age of consent is 16 years old for both men and women. This law protects younger people from exploitation.

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

**Sexual Health and Family Planning
ACT**

(02) 6247 3077

Rights of children

Australia has a strong commitment to protecting the human rights of children, which may be different to some cultural practices relating to child rearing. Specific practices which are illegal under Australian laws include forced early marriage and female genital mutilation (cutting). It is also illegal to take or send a child to another country for forced early marriage or female genital mutilation, or to have someone else organise this. There are services available to respond to these practices.

Children are protected by law from physical, sexual and emotional abuse, neglect and violence, both at home and at school, and reasonable provision must be made for their supervision and care. Physical discipline is generally discouraged, and if it causes significant harm, is illegal. It is not allowed in schools.

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

Child protection

**Child Abuse Prevention Service
(CAPS) (24 Hour Freecall Crisis Line)**

1800 688 009

CAPS website

www.childabuseprevention.com.au

Forced early marriage

**International Social Service (ISS)
Australian Branch**

1300 657 843

ISS website

www.iss.org.au

Female reproductive health and rights

The practice of female genital mutilation (cutting), or any other act that alters the female genitals and is not done for health reasons, is illegal in Australia. It is also illegal to take or send a child to another country to have it done, or to have someone else organise this. Women and girls arriving in Australia may have health problems due to the practice. There are special services available to help them.

**Sexual Health and Family Planning
ACT**

(02) 6247 3077

Driving

To drive a car in Australia, you must have a driver's licence and the vehicle you are driving must be registered with the government. For information about licences and motor vehicle registration see Chapter 1, *What to do soon after arrival*.

Disobeying or breaking traffic laws can result in large fines, the loss of your driver's licence or even imprisonment. Using a mobile phone while driving is against the law, unless you do so using a 'handsfree' kit.

There are seatbelts (also called 'restraints') in all cars for adults and older children. You will require special government approved restraints for young children and babies. The law states that everyone in your car must use a seatbelt or a proper child restraint, and if you are involved in a road accident you must report it to the police immediately.

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

Kidsafe ACT

(02) 6290 2244

**Help in languages
other than English**

131 450

Website

www.kidsafe.com.au

The laws are particularly strict regarding speed limits and driving after drinking alcohol. Permitted blood alcohol levels vary, depending on the state or territory, and in accordance with the class of driver's licence held. It is illegal to drink alcohol while driving. For more information contact:

Alcohol Guidelines

(02) 6289 1555

Website

<http://www.alcohol.gov.au/internet/alcohol/publishing.nsf/Content/guidelines>

Drugs, smoking and drinking

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

Smoking tobacco is prohibited in a growing number of places in Australia, including most government offices, health clinics, and workplaces. Smoking in restaurants and shopping centres is also prohibited in most states and territories. Non-smoking areas are often, but not always, indicated with a 'no smoking' sign.

It is an offence for a retailer to sell tobacco products to a 'minor' (that is, someone under 18 years of age). Supplying tobacco to a minor is also prohibited in most states and territories.

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

Australian Drug Information Network

www.adin.com.au

(including information in languages other than English)

Environment

A clean environment and the protection of nature are important to Australians. It is illegal to litter, create pollution or dispose of wastes without permission. Native animals, fish, shellfish and plants are protected by law. Do not hunt, fish or collect plants or shellfish before checking whether you need a permit. In addition, there are special rules which apply to [National Parks](#) to prevent them being spoilt.

Noise

There are laws that protect Australians from excessive noise. The regulations vary across the states and territories, and also depend on whether the area is zoned for commercial, industrial or residential use. In general, neighbours are tolerant of occasional noise, but if it is frequent, excessively loud or occurs at night, a complaint may be made to the local council, the state or territory environment authority, or the police.

For information on pollution and noise, to register a complaint, and for other environmental services, contact:

Environment ACT **13 2281**

Website <http://www.tams.act.gov.au/live/environment>

Canberra Connect **13 2281**

Website www.canberraconnect.act.gov.au

Animals

Australia has laws to protect animals from cruelty and neglect. It is forbidden to kill animals in the backyard. People who mistreat animals and birds can be fined or imprisoned. There are local laws on what domestic animals can be kept at home. Household pets like dogs need to be registered with the local council. Look under 'Dog' in the 'Government' section of your [White Pages](#) telephone directory.

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

Royal Society for the Prevention of Cruelty to Animals (RSPCA) **(02) 6287 8100**

RSPCA e-mail rspca@rspca-act.org.au

RSPCA website www.rspca.org.au

Meeting people and communicating

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

Many Australians look at the eyes of the people they are talking with, as a sign of respect and to show that they are listening. However, you should be aware that it may make some people feel uncomfortable or embarrass them.

When meeting a new person, many Australians are not comfortable being asked questions about their age, marriage, children or money.

Unless you have been introduced to someone by their first name, or unless you are asked to call them by their first name, it is usual to address them using their title and family name, (eg. Mr Wong, Ms Smith, Mrs Brown, Dr Lee). In the workplace and with friends, Australians usually call each other by their first names.

Polite behaviour

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

Australians usually say "**excuse me**" to get someone's attention and "**sorry**" when they accidentally bump into someone. Australians also say "excuse me" or "pardon me" when they burp or belch in public or in someone's home.

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

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

Most Australians blow their noses into handkerchiefs or tissues, not onto the pavement. This is also true for spitting. Many people will also say "bless you" when you sneeze – this phrase has no religious intent.

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

Clothing

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

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

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

You may find some clothing styles confronting or offensive. For example, some women wear clothes that reveal a lot of their body. You should not judge them by the standards of your previous country. In Australia, no matter what a woman's style of dress might be, you must not interpret it to mean they have low morals or that they wish to attract men's interest.

Common Australian expressions

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

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

6 Housing

Renting a private house or flat

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

In Australia, it is preferable to have a written agreement between a tenant and a landlord so any terms and conditions can be more easily identified. A 'lease' or a 'residential tenancy agreement' is a written contract made between a tenant and a landlord and will usually be for a fixed period of 6 or 12 months, however you are entitled to negotiate the time period of the lease with a landlord or their agent before you sign. You may be able to renew a lease at the end of a fixed term period.

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

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

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

You may be eligible for some financial assistance to help meet the cost of paying the rental bond and the first month rent in advance. You may also be eligible for **Rent Assistance** which can help you meet your rental payments. Information about these payments is available from [Centrelink](#).

Tenants' rights and responsibilities

For information on rights and responsibilities of tenants when renting private accommodation, or to obtain an information brochure contact:

Tenants Advice Service

(02) 6247 2011

Tenants Advice Service Address

PO Box 8

Civic Square ACT 2608

Tenants' Union ACT website

www.tenantsact.org.au

Buying a house or flat

Houses or flats for sale are usually advertised in the newspaper and may also be advertised on the internet. Real estate agencies can also give you a list of properties they have for sale.

If you are buying a home for the first time in Australia you may be eligible for an Australian Government 'First Home Owner Grant'.

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

Public housing

If you are receiving a Centrelink payment or are on a low income you can apply to rent public housing. The waiting time for public housing varies according to where you want to live, your household size and the urgency of your housing need.

For information about public housing, contact:

ACT Housing **13 3427**

Website www.dhcs.act.gov.au/hcs/public_housing

Emergency housing

Crisis accommodation is available for men and women in the ACT and Queanbeyan. Most accommodation options have some cost involved. However, this is often negotiable, depending on circumstances. For a list of accommodation options contact:

[Citizens Advice Bureau](#) **(02) 6248 7988**

**Canberra Emergency
Accommodation Service Crisis Line** **(02) 6257 2333**

Essential household services

Whether you rent or buy, there are a number of household services that you may need to have connected to the property. Try to give the providers of these services a few days notice before you expect to move into a new property.

Before signing any contract for household services, you need to check that the service you are committing to is needed given your living arrangements. In some cases people have signed up to a 3 year contract for electricity supply, even though they were living in temporary housing. It is important to understand the terms and conditions of agreements with suppliers before making or signing any contracts for household services.

Electricity, Gas and Water

ActewAGL (Electricity and Water) **13 1493**

ActewAGL (Natural Gas) **13 1886**

ActewAGL website www.actewagl.com.au

Telephone

Telephone companies, including the partly publicly owned company [Telstra](#), are listed in the [Yellow Pages](#) telephone directory under 'Mobile telephones and accessories' and 'Telephones – long distance'.

Some of these services may require a connection fee. Please check with the service provider before you sign their contract. They will send you a bill regularly outlining the costs associated with their service. You should contact them straight away if you are unable to pay

the bill on the due date, or if you prefer to receive smaller bills frequently rather than larger bills at longer intervals. Telephone calls to other countries can be very expensive and costs can quickly accumulate. You may need to monitor your overseas calls carefully or use a pre-paid call card (available from newsagents).

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

The **Telecommunications Industry Ombudsman** has produced a number of fact sheets available in English and a number of other languages on a variety of consumer issues. For more information visit the website or contact:

Telecommunications Industry Ombudsman **1800 062 058**

Website www.tio.com.au/publications/FactSheets.htm

Garbage and recyclables collection

The ACT Government provides a household collection service for garbage and recyclable materials such as paper, glass, tin and some plastics. There are separate 'wheelie bins' for garbage and recyclable material which are put out at the roadside on collection days – once a week for garbage, and once a fortnight for recyclable material. To check the garbage and recycling collection days, ask your neighbours or contact:

ACT Waste **132 881**

Website www.tams.act.gov.au/live/Recycling_and_Waste

Report missed collection or damaged bins to:

Cleanaway – Recycling **(02) 6260 1472**

– Garbage **(02) 6260 1547**

7 Employment

Looking for work

The Australian labour market can be very competitive. How quickly new arrivals can find a job depends on economic factors, qualifications and skills, the type of work sought and particular circumstances which may affect the availability of certain types of work in different parts of the country.

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

Any Australian resident can register with **Centrelink** and the **Job Network** for help in finding a job. Once you are registered you can be referred to Job Network which consists of private, community and government organisations, contracted to the Australian Government to help people find employment.

As a newcomer, it is often a good idea to talk to an experienced employment counsellor or the **Centrelink Career Information Centre** to ensure that your approach to job-seeking is appropriate, particularly if you are having difficulties getting an interview.

Centrelink contact details

| | |
|---|--|
| Job Search Information Line | 13 6268 |
| Help in languages other than English | 13 1202 |
| In person | Office locations |
| Information in other languages | Centrelink assistance – we speak your language |
| Website | www.centrelink.gov.au |

Job Network services

There are a number of employment services available under the Job Network. These include:

- **Job Search Support Services** – available to eligible job seekers immediately upon registration with Centrelink or a Job Network member, it aims to help job seekers find work as quickly as possible.
- **Intensive Support Services** – provides further assistance to eligible job seekers including training to develop interview skills, and to be able to present themselves well to potential employers.
- **Intensive Support – Job Search Training** – includes providing individually tailored help to eligible job seekers, including improving their Job Search skills, and expanding Job Search Networks (activities include assistance with resumes and job application skills).
- **Intensive Support – customised assistance** – provides more one-on-one help to eligible job seekers, and includes addressing a job seeker's barriers to employment and tailoring the job seeker's efforts in looking for work.
- **New Enterprise Incentive Scheme (NEIS)** – helps unemployed people start and run their own business. Participants may be able to get NEIS assistance which

provides small business training, income support and advice during the first year of business.

- **Assessment Fee Subsidy for Overseas Trained Australian Residents** – assists with the cost of examinations and assessments.

It is important to remember that just registering with a Job Network provider does not guarantee a job. You still need to actively seek work to increase your chances of finding a job.

All job seekers can also use the free **Job Network Access** facilities at Centrelink. A number of Job Network member agencies offer the use of telephones, photocopiers, fax machines, touch screens and computers (including the internet). For more information on services, including eligibility, contact:

Job Seeker Hotline **13 6268**

Job Network website www.jobnetwork.gov.au

Centrelink also refers clients for overseas skills recognition and provides advice about other employment services available locally.

Centrelink offices are located in many city suburbs as well as in major country centres. Their office locations are listed under 'Centrelink' in the White Pages telephone directory and on the Centrelink website.

More information

Australian Apprenticeships **13 3873**

Website www.australianapprenticeships.gov.au

Workplace website www.workplace.gov.au

Australian Jobsearch website www.jobsearch.gov.au

Skilled Migrant Job Seeker website <https://skilledmigrant.gov.au>

Jobguide website www.jobguide.deewr.gov.au

Work Experience Program

The [Office of Multicultural Affairs](#) has a work experience program for long term unemployed people from diverse backgrounds. It combines a four-week office skills course with an eight-week work placement.

[Work Experience and Support Program](#) **(02) 6207 6199**

Qualifications

It is advisable to have your qualifications formally recognised so that it improves your opportunity to work in the same profession in which you are qualified.

Trades Qualifications

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

Trades Recognition Australia
GPO Box 9879
MELBOURNE VIC 3001
Tel: **1300 360 992** or **(03) 9954 2537**
Fax: (03) 9954 2588
Website: www.workplace.gov.au/tra

For enquiries from overseas contact:

Trades Recognition Australia
GPO Box 9879
CANBERRA ACT 2601
AUSTRALIA
Tel: **+612 6121 7456**
Fax: +612 6121 7768
E-mail: traenquiries@deewr.gov.au
Website: www.workplace.gov.au/tra

Tertiary Qualifications

If you are looking for work in a specific occupation, contact the registration, licensing or professional body listed on the Australian Skills Recognition Information website.

State and territory **Overseas Qualifications Units (OQU)** assist migrants to obtain recognition of their overseas gained skills and qualifications. For more information go to:

Skills Recognition website www.immi.gov.au/asri/os-qual-units.htm

The Department of Education, Employment and Workplace Relations (DEEWR) through **Australian Education International - National Office of Overseas Skills Recognition (AEI-NOOSR)** provides information and advice on the comparison of overseas qualifications for a fee. For more information contact:

AEI-NOOSR Hotline **1300 363 079**

AEI-NOOSR website aei.gov.au/AEI/QualificationsRecognition

Note: Please check with the Overseas Qualifications Unit (OQU) before contacting AEI-NOOSR; OQU will refer you if it is required.

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

FEE-HELP **1800 020 108**

Going to Uni website www.goingtouni.gov.au

ASDOT provides financial assistance to cover the cost of qualifications assessment and examinations for overseas-trained professionals in certain professions who meet the program eligibility criteria

ASDOT Hotline **1300 363 079**

ASDOT website aei.gov.au/AEI/QualificationsRecognitionInformation/Asdot

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

Working conditions (employer/employee rights)

Employees in Australia have rights and are entitled to protections under applicable federal and state/territory laws. These laws set out rules like the minimum pay rates and minimum working conditions that employees are entitled to.

The **Workplace Authority** is the central point of contact for free advice and information on Australia's workplace relations system for both employers and employees. The Workplace Authority also accepts lodgements of workplace agreements and assesses whether the agreements are fair. The Workplace Authority is located in every capital city and can be contacted by phone through the Translation and Interpreting Service.

If you have concerns about how the laws apply in your workplace the **Workplace Ombudsman** can investigate complaints or suspected contraventions of federal workplace law; inquire into any act or practice that may be contrary to federal workplace law; start court proceedings to enforce federal workplace law; and represent workers who are, or might become a party to proceedings under the *Workplace Relations Act 1996*.

For further information about the Australian workplace relations system you can also contact the Workplace Infoline or go to the Australian Government's Workplace website.

| | |
|---|--|
| Wageline | 1300 363 264 |
| Help in languages other than English | 13 14 50 |
| Workplace website | www.workplace.gov.au |
| Workplace Infoline | 1300 363 264 |
| Workplace Ombudsman Helpline | 1300 724 200 |
| Workplace Ombudsman website | www.wo.gov.au |

Under the Workplace Relations Act all employees have the right to join, or not to join a trade union. An employer cannot dismiss an employee because they belong to, or do not belong to a union. For more information, contact the **Australian Council of Trade Unions (ACTU)**.

| | |
|----------------------|--|
| ACTU Helpline | 1300 362 223 |
| ACTU website | www.actu.asn.au |

Superannuation

Superannuation is a specially designed long-term investment for your retirement. Superannuation is known as 'retirement savings' or 'pension income' around the world. Investing in superannuation while you are working is designed to help you build a nest-egg for your retirement. Nearly every employed person in Australia is a member of a superannuation fund.

Superannuation in Australia is commonly known as 'Super'.

In most cases, your employer is required by law to pay an amount equivalent to nine percent (9%) of your earnings into a superannuation fund of your choice. You can also contribute extra money into your Super. To find out if your employer is paying the right amount of money, you should check with the people who manage your superannuation fund. For more information, contact:

ATO Superannuation Infoline

13 1020

ATO website

www.ato.gov.au/super

**Australian Securities & Investments
Commission (ASIC)**

1300 300 630

ASIC website

www.fido.asic.gov.au

Taxation

A **Tax File Number (TFN)** is a unique number issued to individuals or organisations by the **Australian Taxation Office (ATO)** and is needed for all forms of receiving income. Apply for your TFN as a first priority. The fastest way for new settlers to obtain their TFN is through the internet. **Online TFN registration** is available 24 hours a day, 7 days a week and all that is required is your passport details and your Australian address. After about 10 days you should receive your new TFN in the mail. You should protect your TFN and not store where it can be stolen such as your wallet, purse or mobile phone

Application forms are available from [Centrelink offices](#), by printing from the ATO website or by ringing the TFN Helpline. Processing time for the issue of the TFN is 28 days.

When you start work, your employer will ask you to complete a TFN Declaration form on which you need to write down your TFN. If you do not already have your TFN, the employer is not allowed to take out more than the normal amount of tax until the standard TFN processing time has elapsed.

If you earn any income in a financial year (between 1 July and 30 June), you must lodge an **Income Tax Return** by 31 October of that year, unless other arrangements have been made. As a resident you are subject to Australian law and are generally required to disclose all income received from inside or outside Australia when completing your income tax return.

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

If you operate a business you will need an Australian Business Number (ABN) for your dealings with the Australian Taxation Office and other businesses. For more information, contact the Australian Taxation Office.

Australian Taxation Office (ATO) contact details

Tax File Number Helpline

13 2861

Business and GST enquiries

13 2866

Personal Tax Information Line

13 2861

TFN online registration

www.ato.gov.au/individuals

Tax Office website

www.ato.gov.au

Overseas assets, investments and income

Australian residents are taxed on their worldwide income and must declare all foreign income in their income tax return. Whether you are a resident of Australia for tax purposes has to be determined on a case by case basis. The Australian Taxation Office (ATO) has information on its website that will help you understand your tax obligations.

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

- from investments such as securities and rental properties
- interest and royalties

- business activities overseas
- Receiving a pension from overseas.

If you have taxable income from overseas, you must declare it even if tax was taken out in the country where you earned the income. If foreign income is taxable in Australia, and you paid foreign tax on it, you may be entitled to a foreign tax credit. Taxes for which credit is allowed are called creditable taxes.

You must declare foreign income that is exempt from Australian tax. This foreign income may be taken into account when working out the amount of tax you owe on your assessable net income from both Australian and foreign sources.

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

ATO International Tax Essentials

www.ato.gov.au/individuals/pathway.asp?pc=001/002/012

8 Social security

The Australian Government contributes to social and economic outcomes by delivering services to assist people to become self-sufficient and supporting those in need. Social security is provided mainly through the government agency called **Centrelink**. The **Family Assistance Office** provides assistance to families.

You can find [Centrelink office locations](#) and [Family Assistance Office locations](#) in your local White Pages telephone directory.

Centrelink Payments

Access to income support payments will depend on your visa class and your particular circumstances, including your income and assets. Even if you become a permanent resident of Australia, a waiting period for payments could apply (see below).

If you do not speak English, Centrelink can provide an interpreter for your appointment. You can contact Centrelink in your own language by telephone:

Centrelink (multilingual services)

13 1202

Centrelink website

www.centrelink.gov.au

You must also provide identification documents (passport and travel documents, bank account details and accommodation details) to Centrelink when applying for payments. More information on identification requirements is available on the above number or by downloading the fact sheet [Proving your identity to Centrelink](#) from the Centrelink website.

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

Waiting periods

Generally newly arrived migrants have to live in Australia as permanent residents for two years before they can get most social security payments, including unemployment and sickness benefits, student allowances and a number of other payments. Only periods spent in Australia as a permanent resident count towards the waiting period. To be eligible for age and disability pensions, you generally have to live in Australia for 10 years.

Waiting period exemptions

Refugee and humanitarian entrants are exempt from the two-year waiting period. This also applies to their partners and dependent children if the relationship existed when the refugee or humanitarian entrant arrived in Australia.

Similarly, the partners and dependent children of Australian citizens and people who have been permanent residents for at least two years are exempt from the waiting period. There may also be other exemptions that apply.

Most payments are only available to people who live in Australia and have permission to remain permanently. A payment called **Special Benefit** may be available during the waiting period, if you are in hardship because of a substantial change of circumstances beyond your control. This payment is only available in very limited circumstances. Not being able to find a job or running out of money are not sufficient reasons to qualify for Special Benefit. If you have migrated with an Assurance of Support, your assurer will be responsible for repaying the amount that has been paid to you.

If you are caring for a person who is a permanent resident you may be eligible for Carer Payment which is not subject to a waiting period and if you are constantly providing care you may be also eligible for Carer Payment during the waiting period.

If you become widowed, disabled or a sole parent after becoming an Australian resident, you may be eligible for an allowance or pension. You may also be able to get a pension without having lived in Australia for 10 years if you are covered by an international social security agreement. As at January 2009, Australia has social security agreements with 22 countries.

Crisis Payment for humanitarian entrants

From 1 January 2008, eligibility for **Crisis Payment** was extended to humanitarian entrants who arrived in Australia for the first time on or after 1 January 2008 and hold one of the following visas:

- subclass 200 – Refugee
- subclass 201 – In-country Special Humanitarian
- subclass 202 – Global Special Humanitarian
- subclass 203 – Emergency Rescue, and
- subclass 204 – Woman at Risk

To qualify for the payment, a person must be eligible for a Centrelink pension or benefit and be in financial hardship. The person **must claim within 7 days of arriving in Australia** or contact Centrelink with the intent to claim within 7 days of arrival and lodge a claim within 14 days of that contact.

Crisis Payment for newly arrived humanitarian entrants is a one-off payment which provides additional financial support to assist with the initial settlement needs of those who are eligible. The amount of Crisis Payment is equal to one weeks payment of a person's basic Centrelink payment (excluding add-ons such as Rent Assistance or Pharmaceutical Allowance).

Family Assistance payments

If you have dependent children, the Australian Government offers a range of payments through the **Family Assistance Office** to support families with their work and family responsibilities. The main Family Assistance payments include Family Tax Benefit, Child Care Benefit, Child Care Tax Rebate, Baby Bonus and Maternity Immunisation Allowance.

Generally, you must hold a permanent visa in order to be eligible but there are some exceptions. There is no waiting period for these payments. It is important to understand that Family Assistance payments are intended only as income supplements, and are not enough to live on. Family Assistance payments are subject to an income test.

Family Assistance Offices are located in Centrelink, Medicare and Australian Taxation Offices. For more information on Family Assistance payments or advice on what you may be eligible to claim, contact the Family Assistance Office.

Family Assistance Office contact details

| | |
|--|--|
| Telephone | 13 6150 |
| Information in languages other than English | 13 1202 |
| TTY (for hearing and speech impaired) | 1800 810 586 |
| Family Assistance website | www.familyassist.gov.au |

Young people

If you have children over 16 years of age, they may be eligible for social security payments such as Youth Allowance or Austudy. For more information go to www.centrelink.gov.au or call:

| | |
|--|----------------|
| Youth and Student Services | 13 2490 |
| In languages other than English | 13 1202 |

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

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

Rights and responsibilities

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

Centrelink

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

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

You must also read all letters that Centrelink sends you and respond if necessary.

Centrelink listens to its customers and this helps Centrelink improve its services. If you have a compliment, suggestion or a complaint, contact:

| | |
|--|---------------------|
| Centrelink's Customer Relations Unit (Freecall) | 1800 050 004 |
| In languages other than English | 13 1202 |

Privacy of your information – Your personal information can only be released by Centrelink or the Family Assistance Office where the law allows or where permission is given.

Family Assistance Office

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

Centrelink Multicultural Service Officers

Multicultural Services Officers (MSOs) are Centrelink's link to migrant and refugee communities. They provide information on programs and services to customers and communities and consult widely to help Centrelink improve its services.

More information

Centrelink

Centrelink has a lot of information about its services and payments. For newly arrived migrants and for anyone whose primary language is not English, there is an extensive range of translated information including the general guide '**Welcome to Centrelink**'. For your copy of this and other translated information, call 13 1202 or visit website www.centrelink.gov.au and select '[We speak your language](#)' on the Centrelink home page. You can find further information on Centrelink payments and services by clicking on '[individuals](#)' on the Centrelink home page and choosing the '[Moved to Australia](#)' option. You can get other information by ringing the following numbers:

| | |
|---|-----------------------|
| Centrelink multilingual (help in languages other than English) | 13 1202 |
| Appointments and opening hours | 13 1021 |
| Employment Services, Newstart, Special Benefit | 13 2850 |
| Age Pensions and Pensioner Concession Cards | 13 2300 |
| Parent or guardian | 13 6150 |
| Youth Allowance and Student Services | 13 2490 |
| Disability, Sickness and Carers | 13 2717 |
| Centrelink International Services (overseas pensions) | 13 1673 |
| New Apprenticeship Line | 13 3633 |
| Customer feedback | 1800 050 004 |
| Centrelink TTY (for hearing and speech impaired) | 1800 810 586 |
| Customer feedback TTY | 1800 000 567 |
| If calling from overseas | +613 6222 3455 |

Family Assistance Office

The Family Assistance Office also offers information about its services and payments. For newly arrived migrants and for anyone whose primary language is not English, a range of translated information about family assistance is available. To receive a copy of a translated Fact Sheet about a Family Assistance payment, call **13 1202** or visit the Family Assist website and select [Multilingual Services](#).

9 Transport

Public transport

Bus services

The ACT Government provides the local bus service (ACTION) throughout Canberra. Contact ACTION to enquire whether you are entitled to a bus travel concession card. If you require more information or timetables speak to ACTION staff at the bus interchanges or contact ACTION.

ACTION local bus service

13 1710

Website

www.action.act.gov.au

Timetables for buses can often be provided by the driver on request, or by telephoning the bus company. Bus companies are listed in the [Yellow Pages](#) telephone directory under 'Bus and coach scheduled services'.

One service that operates between Canberra and Queanbeyan is:

Deane's Buslines

(02) 6299 3722

Website

www.deanesbuslines.com.au

Rail Services

For information about the rail service which operates out of Canberra, contact:

Countrylink

13 2232

Website

www.countrylink.nsw.gov.au

Taxi services

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

Private vehicles

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

To check if the former owner owes money on a vehicle that has been registered in any state or territory, except Western Australia and Tasmania, contact:

Registrar of Encumbered Vehicles

13 32 20

Website

www.revs.nsw.gov.au

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

In every state and territory there are motorists' associations, which provide services such as vehicle inspections for potential buyers of second hand vehicles, touring information, insurance, and road service (in case your vehicle breaks down). Many of their services are

available to non-members as well as members, and extend to cover members through sister organisations in other states and territories.

In the ACT, you can contact:

**National Road Motorists
Association (NRMA)**

13 1122

NRMA website

www.nrma.com.au

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

Please note: Australian traffic laws are very strict. See Chapter 5, *Australian customs and law*.

10 Education and child care

Child care

There are many types of full-time and part-time child care services available for children too young to go to school and for outside of school hours. You will find a range of child care options in the [Yellow Pages](#) telephone directory, including **preschools** or **kindergartens**, which prepare children for school, **child care** or **day care** centres, which look after younger children, and **family day care** where children are looked after by another parent along with their own family.

There are also **playgroups**, where parents and their children get together for the children to learn to interact together and for the parents to chat and share information.

Playgroup Australia

1800 171 882

Website

www.playgroupaustralia.com.au

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

For information provided by the government about:

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

contact the Child Care Access Hotline information service:

Child Care Access Hotline
(8am-9pm, Monday to Friday)

1800 670 305

TTY (for hearing and speech impaired)

1800 639 327

Remember, you may be eligible for the Child Care Benefit and Family Assistance payments to help with child care and other costs. See Chapter 8, *Social security*.

Schools

Preschools are available for all 4 to 5 year old children. Preschool helps children to develop physically, emotionally and socially in the year before going to school.

It is compulsory for children between 6 and 15 years old to go to school. Children usually start school when they are 4 or 5 and often continue until they are 17 or 18 years old, in preparation for university or other further education. Generally, children under 12 or 13 years old attend primary school and older children go to high school (or 'secondary school').

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

Government schools provide free education, however, most schools ask for a voluntary contribution to enhance the school's educational and sporting programs. Payment is a matter

for decision by parents. There are additional educational materials or services that parents can be expected to provide or pay the school to provide. Parents may need to provide their children with pencils, pens, textbooks and school uniforms (where appropriate).

Note: Students holding temporary visas may be required to pay full school fees. Check with individual schools for details.

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

Ask at your school about **before and after school care** or **school holiday programs** for school-age children.

Non-English speaking children

Newly arrived children who don't speak English can enrol in English Language Schools (ELS) and English Language Centres (ELC) which provide intensive English programs designed for children.

Interpreters

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

**Translating and Interpreting Service
(TIS National)**

13 1450

TIS National website

www.immi.gov.au/tis

Enrolment

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

Vocational education

VET (Vocational Education and Training) and **TAFE** (Technical and Further Education) courses are designed for students who want vocational, technical or trade skills. Numerous courses cover vocational training areas such as information technology, business services, arts and media, tourism and hospitality, construction and transport, rural and mining, manufacturing, and engineering. VET and TAFE colleges charge fees and students usually need to buy their own books. Students must complete secondary school to qualify for some courses. For more information, contact:

**Canberra Institute of Technology
(CIT)**

(02) 6207 3100

CIT website

www.cit.act.edu.au

Universities

Australian universities are among the best in the world. A normal undergraduate degree course takes 3 years, but there are also double-degrees and post-graduate studies which

take longer to complete. Some courses have distance learning and part-time options. Universities may also offer shorter professional development courses.

For information on admission and courses, contact the individual university, or visit the **going to university** website.

The website **Study in Australia** has useful information about studying in Australia which is available in 12 languages.

Study in Australia website studyinaustralia.gov.au

Going to Uni website www.goingtouni.gov.au

Australian National University (ANU) (02) 6125 5111
www.anu.edu.au

University of Canberra (UC) (02) 6201 5111
www.uc.edu.au

Australian Catholic University (ACU) (02) 6209 1116
www.acu.edu.au

**Australian International Hotel
School (AIHS)** 1800 500 307
www.aihs.edu.au

Costs for university courses may include tuition fees, incidental fees, books, accommodation and general living costs. For more information on assistance that may be available to you go to:

**Going to Uni
Student Enquiry Line** 1800 020 108

Youth Allowance (for people aged 16-24 years) and **Austudy** payments (for those 25 years and over) provide financial assistance for full-time students undertaking approved study. Both payments depend on income and assets being within certain limits. A two-year waiting period for newly arrived residents generally applies. For more information about these financial support schemes, contact Centrelink (see Chapter 8, *Social security*).

11 The health system

Medicare

The Australian Government provides help with medical expenses and hospital care through a scheme called **Medicare**. Medicare pays for most of the costs of visits to the doctor, x-rays, blood tests, public hospital care, and certain other services.

To find out if you are eligible and to register with Medicare, you should go to a Medicare office with your passport, travel documents and permanent visa.

Medicare **does not pay** towards ambulance costs, dental services, physiotherapy, spectacles, podiatry, chiropractic services, or private hospital accommodation. For more information about Medicare, see Chapter 1, *What to do soon after arrival*.

Medicare website

www.medicareaustralia.gov.au

Centrelink Health Care Card

If you receive a **Centrelink** payment or earn a low income, you may be eligible for a government [Health Care Card](#). The card will entitle you to a range of concessions, including the cost of medicines and the health services: doctor, dentist and ambulance. For more information on Centrelink, see Chapter 8, *Social security*.

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

Private health insurance

Many Australians choose to pay for private health insurance. This covers all or some of the cost of treatment as a private patient in private or public hospitals, and can include some services that Medicare does not cover, such as dental care, most optical care and ambulance transport. The costs and types of cover vary widely, so if you decide to get private health insurance, it is important to compare different funds and **check the details carefully before you buy the policy**.

Incentives

The government offers financial incentives aimed at encouraging people to take out private health insurance. If you are considering taking up private health insurance you should be aware of:

1. **The 30 per cent Rebate** – All Australians are eligible to claim the 30 per cent Rebate if they are eligible for Medicare and have a complying health insurance policy that provides hospital treatment, general treatment ('ancillary' or 'extras') cover or both. (for people aged 65-69 years the Rebate is 35 per cent, and for people aged 70 years and over the Rebate is 40 per cent).
2. **The Medicare Levy Surcharge** – Most Australian taxpayers have a Medicare Levy included in the amount of tax they pay. The Medicare Levy Surcharge is an additional 1 per cent surcharge imposed on people who earn over a certain income threshold and do not have hospital insurance. The income thresholds are currently AUD70,000 per year for singles and AUD140,000 per year for couples or families.
3. **Lifetime Health Cover** - This scheme encourages people to take out hospital cover at an early age. If a person takes out hospital cover after 1 July following their 31st birthday, they will pay more for the same level of cover than a person

who took out cover before 1 July following their 31st birthday. The cost increases by 2 per cent for each year that a person delays taking out cover.

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

It is important to consider taking out hospital cover in the first year after you are registered for Medicare. If you choose to wait more than 12 months after you are registered for Medicare, then you will be required to pay a Lifetime health Cover loading equal to 2 per cent for every year you are over the age of 30 years when you do decide to take out hospital cover.

More information

You can get more information about private health insurance by visiting the websites www.privatehealth.gov.au and www.phiac.gov.au or by contacting:

**Private Health Insurance
Ombudsman**

1800 640 695

**Private Health Insurance
Ombudsman website**

www.phio.org.au

Medical assistance

Emergencies

Emergency treatment can be obtained through some medical centres or the emergency departments of hospitals. Public and private hospitals are listed under 'Hospitals' in the [White Pages](#) telephone directory. Information about ambulances is given in Chapter 3, *Emergency services*.

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

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

If the situation is not an emergency you should seek medical assistance from a general practitioner.

General Practitioners (GPs)

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

Your doctor may **bulk bill**. This means you will be asked to sign a Medicare form, and the doctor sends this form to Medicare, which then pays the doctor. Otherwise the doctor will charge you, and you may be able to claim the cost back from Medicare or your private health insurance fund (if you are eligible). In either case, you must bring your Medicare card (and Health Care Card if you have one).

Interpreting

Doctors may access a priority telephone line to have an interpreter for the duration of your medical consultation. This is done at no cost to you or your doctor, provided you are a permanent resident or an Australian citizen and when the medical consultation is covered by Medicare. A medical practitioner can also book an on-site interpreter if this is required.

TIS National Doctors Priority Line
(24 Hours)

1300 131 450

TIS National website

www.immi.gov.au/tis

Specialists

You cannot visit a medical **specialist** without seeing a GP first. The doctor may refer you to a medical or other specialist for further treatment.

Medicines

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

It is important to read labels and instructions on medicines carefully and ask questions if unclear. For help or information about medicines, speak to a pharmacist or telephone:

Medicines Line

1300 888 763

(Monday to Friday, 9am to 6pm)

Website

www.nps.org.au

Community Health Centres

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

Mental health

A number of services exist for people requiring help for mental health problems and mental illness. In most common cases, people needing assistance for mental health difficulties should contact their general practitioner or Community Health Centre.

[Mental Health ACT](#)

1800 629 354

Services for people from culturally and linguistically diverse backgrounds

Many hospitals and large health centres have teams of health professionals who supply services for local migrant communities. These services include counselling, advice, referral and health information. Ring your local hospital or Community Health Centre to see if there is a **Multicultural Health Worker** for your language group.

The **Migrant Health Unit** can assist you to gain access to health services within the ACT. An interpreting service is available in eleven different languages which are listed on their website.

[Migrant Health Unit](#)

(02) 6205 3333

(during business hours)

If you require a health care interpreter in another language, or are calling outside business hours, contact the Translating and Interpreting Service (TIS National).

TIS National

13 1450

There is also a service to help people from different cultures understand and find appropriate aged care:

Multicultural Home And Community Care (HACC) (02) 6205 1385

[Partners in Culturally Appropriate Care \(PICAC\)](#) (02) 6205 1302

Child safety and accident prevention

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

Kidsafe ACT (02) 6290 2244

Help in languages other than English 131 450

Website www.kidsafe.com.au

Immunisation

Immunisation protects children (and adults) against harmful infections. Immunisation is not compulsory but is recommended for all children. Some states and territories (NSW, VIC, TAS and the ACT) require a record of a child's immunisations to be presented when the child attends day care or starts school. This is so the child care centre or school knows which children have not been immunised. Immunisations can be obtained from your family doctor or your Community Health Centre.

If you wish to obtain the immunisations from your Community Health Centre or local council, you will need to contact them to find out which immunisations are available and when they are available.

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

National Immunisation Infoline 1800 671 811

[Australian Childhood Immunisation Register](#) 1800 653 809

National Immunisation website <http://immunise.health.gov.au>

Dental services

There are private dentists in your local area who usually charge a fee for service. You may wish to take out private health insurance to assist with the payment for dental services.

The State and Territory Governments also provide a limited range of free oral health care to eligible Centrelink concession card holders. Services provided are primarily relief of pain and some basic oral health care, including dentures. Please contact your nearest medical centre or hospital for details of services in your area, and contact Centrelink (see Chapter 8, *Social security*) to see if you qualify for a concession.

Accessing aged care

Residential aged care is for older people who can no longer live at home for various reasons, such as illness, disability, bereavement, an emergency, the needs of their carer, family or friends, or just because it is harder to manage at home without help. Those who need less care than that offered by aged care homes may wish to consider independent living units or retirement villages.

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

There are 5 steps to follow when you want to move into an aged care home. They are:

- Assessing your eligibility
- Finding a home
- Working out the cost
- Applying
- Moving and settling in.

For help with any aged care matters, contact:

Aged and Community Care InfoLine

1800 500 853

Seniors website

www.seniors.gov.au

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

Commonwealth Carelink Centres

1800 052 222

Carelink Centres website

www.commcarelink.health.gov.au

There is also a service to help people from different cultures understand and find appropriate aged care:

Multicultural Home And Community Care (HACC)

(02) 6205 1385

[Partners In Culturally Appropriate Care \(PICAC\)](#)

(02) 6205 1302

More information

For more information and details of other health services, ask your local doctor, medical centre, Community Health Centre, hospital or chemist.

12 Recreation and media

Outdoor activities

Australia is well suited to activities with an outdoor focus, like travelling, bushwalking, camping and sport. There are a few safety rules to remember when outdoors:

- At the beach only swim in areas patrolled by lifesavers. Always swim between the flags. Not all beaches are patrolled by lifesavers.
- Avoid swimming and fishing alone.
- Wear hats or caps on sunny days to avoid sunburn and skin cancer. This is especially important for young children and many schools will insist on sunhats being worn throughout the summer months.
- Wear protective sunscreen. This can be purchased from a chemist or supermarket.
- Open fires and barbeques are not permitted on **total fire ban** days. For information on total fire ban days contact:

| | |
|--|--|
| Weather forecasts | 1196 |
| Bureau of Meteorology | www.bom.gov.au/weather/ |
| The Royal Life Saving Society Australia | www.royallifesaving.com.au |
| Swim Australia | www.swimaustralia.org.au |
| Kidsafe | www.kidsafe.com.au |

For information about the ACT's national park and other reserves contact:

| | |
|---------------------------------|--|
| Environment ACT Helpline | (02) 6207 9777 |
| Website | www.tams.act.gov.au/live/environment |

Media

Most newsagencies in major shopping centres have newspapers in a variety of languages, but if they do not stock the particular one you want you can ask them to order it for you.

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

Canberra's multilingual radio stations are:

| Radio Station | Frequency |
|---------------------------------------|------------------|
| Community Radio 2XX | 98.3 FM |
| Canberra Multicultural Service | 91.1 FM |
| SBS radio | 105.5 FM |

Before signing any contract for communication services, all consumers need to check that the service they are committing to is needed given their living arrangements. In some cases people have signed up to a pay television subscription believing that they needed the service for free-to-air viewing.

Internet

There are a number of programs that provide free or affordable internet access and training to those who wouldn't otherwise have access. For more information contact your local council or your local school (in rural and regional areas). Public libraries may offer free internet access.

Australian Library Gateway

www.nla.gov.au/libraries

Australian Internet Cafes

www.gnomon.com.au/publications/netaccess/

13 Department of Immigration and Citizenship

The **Department of Immigration and Citizenship (DIAC)** is your contact point for all visa matters and Australian citizenship. There is also a lot of general information available on the DIAC **Living in Australia** web pages including settling in Australia.

DIAC enquiries **131 881**

DIAC website www.immi.gov.au

Living in Australia web pages www.immi.gov.au/living-in-australia

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

DIAC ACT & Regions Office

3 Lonsdale St
BRADDON ACT 2612

The opening hours of the office are:

Monday and Tuesday **9:00 am-4:00 pm**

Wednesday **9:00 am-1:00 pm**

Thursday and Friday **9:00 am-4:00 pm**

Australian citizenship

For most permanent residents, the first step in becoming an Australian citizen is passing the citizenship test. To prepare for the test, you should read the citizenship resource book which is available on the website listed below.

Once you have passed the test and satisfied the other requirements for Australian citizenship, including living in Australia for a specified period of time and being of good character, you will need to make an application for Australian citizenship. If your application is successful, you will be invited to attend a citizenship ceremony. At the ceremony, most adult applicants will be required to make the Pledge of Commitment before they become Australian citizens. For more information including eligibility and application forms go to:

Citizenship Information Line **131 880**
(in Australia)

Citizenship website www.citizenship.gov.au/

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

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

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

Resident Return Visas

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

Family visits to Australia

To visit

Visitors need to apply for a visa which covers the full period of their stay in Australia. Each type of visitor's visa has special conditions attached, so contact the nearest **Australian Overseas Immigration Office** (see below) for more information.

The **Electronic Travel Authority (ETA)** system is available to passport holders from more than 30 countries through authorised travel agencies and airlines, and from most Australian diplomatic offices. ETAs enable many short-term visitors to Australia to obtain authority to travel to Australia at the same time as they book their travel arrangements. For ETAs, there is no need for the traveller to complete an application form for a visa. More information is available at www.eta.immi.gov.au/

To migrate

There are three main parts to Australia's migration program:

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

There are strict requirements in each migration category, which your relatives must meet to migrate. Migration regulations are complex and change often, so it is best to contact DIAC for information on your individual situation. For more information see:

Migrating to Australia

www.immi.gov.au/immigration.htm

A list of the Australian Overseas Immigration Offices is located at www.immi.gov.au/contacts/overseas/index.htm