

# MOVING TO AUSTRALIA

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## — 2026 —

— COMPLETE RELOCATION GUIDE



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# 01 Is Australia Right For You?

An honest look before you commit

Australia offers world-class lifestyle, strong salaries, and one of the best healthcare systems globally. But the move requires real planning. Here is an honest comparison.

WHY PEOPLE MOVE TO AUSTRALIA	WHAT SURPRISES PEOPLE
Strong economy — median salary AUD \$90,000/year	Housing costs are extremely high — especially Sydney and Melbourne
World-class healthcare — Medicare covers residents	Distance and isolation — 20+ hours from Europe/USA
Incredible climate and outdoor lifestyle	Cost of living has risen sharply since 2022
Multicultural, welcoming society	Rents at record highs — vacancy rates below 1.5% in cities
Strong worker protections — minimum wage AUD \$24.95/hr	'Australian experience' catch-22 for new job seekers
Excellent public schools — free for PR holders	Expensive to import goods — the 'island tax'
Clear pathways to permanent residency	Immigration rules change frequently — hard to navigate alone
Stunning nature — Great Barrier Reef, Outback, beaches	Extreme weather — bushfires, floods, cyclones are real risks
Strong job market in healthcare, construction, tech	Petrol, power, and insurance costs remain elevated

## ■ Which City? A Quick Guide

Sydney — largest city, best jobs market, most expensive. Median rent \$730/week. Vibrant harbour lifestyle.

Melbourne — cultural capital, slightly cheaper than Sydney. Strong arts, food, sport. Median rent \$590/week.

Brisbane — fast growing, subtropical, 31% cheaper rents than Sydney (\$620/week). Great value and lifestyle.

Perth — mining and resources hub, isolated but affordable. Strong salaries. Avg rent \$690/week.

Adelaide — most affordable capital city. 20% cheaper than Sydney overall. Slower pace, excellent lifestyle.

Regional — significantly cheaper. Queensland offers 50c public transport fares (extended through 2026).

## 02 Understanding the Australian Visa System

Which pathway applies to you — start here

Australia has over 100 visa types. For people wanting to live and work permanently, there are essentially four main pathways. Find yours first.

PATHWAY	WHO IT'S FOR	OUTCOME	TIMELINE
<b>Skills in Demand (Subclass 482)</b>	Skilled workers with employer sponsor	Temporary — up to 4 years Leads to 186 PR	1–4 months
<b>Employer Nomination Scheme (Subclass 186)</b>	Sponsored workers with 2+ years Australian experience	Permanent Residency directly	6–9 months
<b>General Skilled Migration (189/190/491)</b>	Points-tested — no employer needed	189/190: Permanent directly 491: PR after 3 years regional	6–24+ months
<b>Working Holiday (Subclass 417/462)</b>	Age 18–30/35, explore & work	12 months temporary (second year possible)	2–4 weeks
<b>Partner/Family Visa</b>	Partner or family of AU citizen/PR	Temporary → Permanent	12–24 months
<b>Student Visa (Subclass 500)</b>	Study at Australian institution	Duration of course	4–8 weeks

### ■ 2026 Update: 4-Tier Priority Invitation System

From late 2025 into 2026, Australia introduced a Priority Tier system for General Skilled Migration invitations:

Tier 1: Healthcare, nursing, medical specialists — fast-tracked, invitations within weeks

Tier 2: Education, social services, critical infrastructure

Tier 3: Other in-demand occupations (construction, trades, engineering, IT)

Tier 4: Oversupplied occupations (some accountants, certain ICT Business Analysts, some chef categories) — very low invitation rates in 2026. If your occupation is Tier 4, consider the employer-sponsored 482 route instead.

# 03 Skills in Demand Visa — Subclass 482

Employer-sponsored temporary work visa with clear PR pathway

The Skills in Demand visa replaced the old Temporary Skill Shortage (TSS/457) visa. It has three streams and is the fastest way to start working in Australia if you have a job offer.

## Three Streams

STREAM	SALARY THRESHOLD	STAY	BEST FOR
<b>Specialist Skills</b>	AUD \$135,000+/year	Up to 4 years	Highly specialised professionals, executives
<b>Core Skills</b>	AUD \$70,000–\$135,000/year (occupation on Core Skills Occupation List)	Up to 4 years	Most skilled workers — nurses, engineers, chefs, etc.
<b>Essential Skills</b>	Below median wage — specific sectors	2 years	Aged care, care sector critical roles

## Requirements

- ✓ A job offer from an approved Australian employer sponsor (employer must be an approved Standard Business Sponsor)
- ✓ Occupation must be on the relevant occupation list OR salary must meet the threshold for your stream
- ✓ Skills assessment from the relevant assessing authority for your occupation (varies by industry)
- ✓ English language — minimum 'Competent' level (IELTS 6.0 or equivalent)
- ✓ At least 2 years relevant work experience
- ✓ Meet health and character requirements

## 482 → 186: The Most Common PR Pathway in Australia

The most common route to permanent residency for employer-sponsored workers is:

<b>1</b>	<b>Get a job in Australia</b> Find a role with an employer willing to sponsor you. Use seek.com.au, LinkedIn, and industry-specific boards.
<b>2</b>	<b>Employer becomes Standard Business Sponsor</b> Your employer applies to become an approved sponsor. Takes 1–4 weeks.
<b>3</b>	<b>Receive your 482 visa</b> Work in Australia for your sponsoring employer.
<b>4</b>	<b>Work for 2 years</b> The minimum requirement to transition to a 186 visa via the Temporary Residence Transition (TRT) stream.
<b>5</b>	<b>Employer nominates you for 186 Permanent Residency</b> Employer submits nomination. You apply for 186. Processing: 6–9 months.
<b>6</b>	<b>Permanent Resident</b> Full PR — can live and work anywhere in Australia. Path to citizenship opens after 4 years.

## ■■ 2026: Caps Increased for 482/186

The Australian Government increased caps for employer-sponsored visas (482/186) in 2026 as these guarantee 'job outcome' — the government's top migration priority. This means more spots available and faster processing for employer-sponsored applications compared to points-tested visas.

# 04 General Skilled Migration

Points-based permanent residency — no employer needed

GSM allows skilled workers to migrate without a job offer or employer sponsor, based on a points test. You must submit an Expression of Interest (EOI) and wait for an invitation to apply.

## The Points Test — Minimum 65 Points Required to Submit EOI

CATEGORY	POINTS	DETAILS
<b>Age 25–32</b>	30	Maximum points. Age 18–24 or 33–39 receive fewer.
<b>Age 33–39</b>	25	
<b>Age 40–44</b>	15	
<b>Age 45+</b>	0	Cannot score points for age. Significant disadvantage.
<b>Competent English (IELTS 6.0 equivalent)</b>	0	Minimum required — no points awarded
<b>Proficient English (IELTS 7.0 equivalent)</b>	10	Strong advantage
<b>Superior English (IELTS 8.0 equivalent)</b>	20	Maximum English points
<b>Australian Bachelor degree+</b>	15	Must be relevant to nominated occupation
<b>Overseas Bachelor degree+</b>	15	Must be assessed by relevant authority
<b>Doctorate (PhD)</b>	20	From Australian institution or recognised overseas
<b>3–5 years overseas skilled work</b>	5	In nominated occupation
<b>5–8 years overseas skilled work</b>	10	
<b>8+ years overseas skilled work</b>	15	
<b>1–3 years Australian skilled work</b>	5	
<b>3–5 years Australian skilled work</b>	10	
<b>5–8 years Australian skilled work</b>	15	Maximum work experience points
<b>Recognised community language</b>	5	Credentialled interpreter NAATI certification
<b>Australian study requirement</b>	5	2 years study in regional Australia
<b>Specialist education qualification</b>	10	Masters by research or PhD in specific fields
<b>State nomination (190)</b>	5	Commit to state for 2–3 years
<b>Regional nomination (491)</b>	15	Commit to regional area — significant advantage

## The Three GSM Visas

VISA	TYPE	KEY FEATURES	POINTS NEEDED (PRACTICAL)
<b>Subclass 189 Skilled Independent</b>	Permanent Residence	No sponsorship. Live anywhere in Australia. Invitations very competitive in 2026.	85–95+ for most occupations. Tier 4 occupations 75–85.
<b>Subclass 190 Skilled Nominated</b>	Permanent Residence	State nomination adds 5 points. Must commit to sponsoring state 2–3 years.	80–90+ for most. More achievable than 189.
<b>Subclass 491 Skilled Regional</b>	Temporary — 5 years (PR via 191 after 3 yrs)	Regional nomination adds 15 points. Must live/work in regional area.	65–75 often achievable. Best entry point for most.

## ■ What Score Do You Need?

65 points: Minimum to submit an EOI. Almost never invited for 189 in 2026. May be invited for 491 regional.

75–80 points: Competitive for 190 state-nominated, good for 491.

85+ points: Competitive for 189 independent for Tier 1–2 occupations.

95+ points: Almost guaranteed invitation for most occupations including 189.

Strategy: If your score is under 85, target 190 state nomination or 491 regional — both offer significantly more invitations.

# 05 State Nomination

How to add points and increase your chances

State and territory nomination is often the most practical strategy for skilled migrants who cannot achieve the very high scores needed for the 189 independent visa. Each state has its own nomination criteria, occupation lists, and requirements.

STATE/TERRITORY	VISA SUPPORTED	KEY NOTES
New South Wales (NSW)	190, 491	Large allocation. Strong in healthcare, tech, trades. High competition.
Victoria (VIC)	190, 491	Melbourne-focused. Healthcare, engineering, education priority.
Queensland (QLD)	190, 491	Brisbane growing fast. Healthcare, trades, hospitality. Regional 491 good option.
Western Australia (WA)	190, 491	Mining, healthcare, engineering. Often less competition. Perth is affordable vs Sydney.
South Australia (SA)	190, 491	Most accessible state nomination. Adelaide affordable. Business investment pathway.
Tasmania (TAS)	190, 491	Small allocation. Healthcare, tourism, skilled trades.
Northern Territory (NT)	190, 491	Easiest nomination in Australia. Very regional. Darwin-based. High demand occupations.
Australian Capital Territory (ACT) 491		Canberra. Government, tech, healthcare. Own occupation list.

## ■ Which State to Choose?

Choose based on: (1) Your occupation — not all states nominate all occupations, (2) Where you want to live — you must commit to the nominating state, (3) Competition — smaller states like SA and NT often have less competition for nomination.

Check each state's migration website directly for their current occupation list and criteria — these change frequently and vary significantly between states.

## **06 Working Holiday Visa**

Best option for under 35s to experience Australia first

The Working Holiday visa lets young people live, work, and travel in Australia for 12 months. It can be extended to a second year (and third for some nationalities) making it an ideal way to test Australia before committing to permanent migration.

VISA	COUNTRIES	AGE	DURATION	KEY NOTE
<b>Subclass 417 Working Holiday</b>	UK, Ireland, USA (some), France, Germany, Italy, Spain, Norway, Denmark, Finland, Belgium, Netherlands, Canada (UK to 35)	18-30	12 months (second year possible)	Must do Belgian for Netherlands to Canada
<b>Subclass 462 Work and Holiday</b>	USA, China, Indonesia, Thailand, Vietnam, Malaysia, Argentina, Chile, Peru, Bangladesh, India, Turkey (apply early for some)	18-30	12 months (second year possible for some)	

## ■ Second Year Extension Strategy

To get a second year WHV: complete 88 days of specified work in a regional area. This includes farm work (fruit picking), fishing, forestry, construction, and more.

Third year: Complete 179 days of specified work in a very remote area (only some regions qualify).

Many migrants use WHV → find employer → convert to 482 employer-sponsored visa as a proven pathway.

# 07 Complete 2026 Fee Breakdown

Every cost you may need to pay

ITEM	COST (AUD)	NOTES
<b>Skills in Demand Visa (482) Primary applicant</b>	\$3,115	Plus \$1,560 per additional adult, \$780 per child.
<b>186 Employer Nomination (PR) Primary applicant</b>	\$4,770	Plus \$2,385 per additional adult, \$1,195 per child.
<b>189 Skilled Independent (PR) Primary applicant</b>	\$4,910	Plus \$2,455 partner, \$1,230 child.
<b>190 Skilled Nominated (PR)</b>	\$4,910	Same structure as 189.
<b>491 Skilled Regional (PR pathway)</b>	\$4,910	Same structure.
<b>Working Holiday (417 or 462)</b>	\$635	Single applicant only.
<b>Skills Assessment</b>	\$500–\$1,500	Varies by occupation and assessing body.
<b>IELTS English Test</b>	\$380–\$420	Required for most visa types. Valid 3 years.
<b>Medical Examination</b>	\$300–\$450	Must use a panel physician approved by Dept of Home Affairs.
<b>Police Clearances</b>	\$20–\$150 each	Required from each country lived in 12+ months since age 16.
<b>Biometrics (if required)</b>	\$50–\$100	At a VFS Global centre.
<b>NAATI Translation</b>	\$100–\$300 per document	Required for non-English documents.
<b>Registered Migration Agent (RMA)</b>	\$3,000–\$8,000+	Highly recommended for 189/190/186. Saves costly errors.
<b>International freight / shipping</b>	\$4,000–\$18,000	Depends on origin and volume. Biosecurity inspection may add costs.
<b>Pet import / quarantine</b>	\$2,000–\$8,000+	Start 6+ months before travel. Dogs/cats from most countries.
<b>Settlement funds (recommended)</b>	\$20,000–\$40,000	Bond, furniture, car, first months — budget conservatively.

## ■■ Fees Are Not Refundable

Australian visa application fees are non-refundable in virtually all circumstances — even if your visa is refused. Submit only when your application is complete and you are confident you meet all requirements. A good RMA is significantly cheaper than a failed application.

## 08 The Points Test — Calculate Your Score

Do this before you do anything else

Use this to estimate your points before spending money on assessments. If you are under 65 points, you cannot lodge an EOI. If you are under 80, focus on employer-sponsored pathways or state/regional nomination.

FACTOR	YOUR SCORE	MAXIMUM
Age (25–32 = 30pts, 33–39 = 25pts, 40–44 = 15pts)	■	30
English (Competent=0, Proficient=10, Superior=20)	■	20
Overseas skilled work experience	■	15
Australian skilled work experience	■	15
Educational qualifications (Bachelor=15, PhD=20)	■	20
Australian study requirement (2 yrs regional)	■	5
Specialist education qualification	■	10
Accredited community language (NAATI)	■	5
State nomination — 190 visa	■	5
Regional nomination — 491 visa	■	15
Partner skills (if applicable)	■	10
<b>TOTAL</b>	■	130

### ■ How to Boost Your Score

English: Getting from IELTS 6.0 (Competent, 0pts) to IELTS 7.0 (Proficient, 10pts) is worth 10 points. This is one of the highest-return investments available.

Regional nomination (491): Adds 15 points vs 5 for state (190). If you are open to regional living for 3 years, this is transformational.

Australian study: Completing a 2-year course in regional Australia adds 5 points AND gives you time to build networks and work experience.

NAATI: If you speak a second language at a professional level, NAATI certification adds 5 points for relatively low cost and effort.

# 09 Cost of Living

Real 2026 numbers to budget before you move

Australia is expensive — particularly housing. Here are verified February 2026 figures for each major city.

EXPENSE	SYDNEY	MELBOURNE	BRISBANE	PERTH	ADELAIDE
<b>1-bed flat (CBD)</b>	\$2,900–\$3,600/mo	\$2,200–\$2,800/mo	\$2,100–\$2,700/mo	\$2,400–\$3,000/mo	\$1,700–\$2,200/mo
<b>2-bed house rental</b>	\$3,800–\$5,000/mo	\$3,200–\$4,200/mo	\$2,800–\$3,800/mo	\$3,000–\$4,000/mo	\$2,200–\$3,000/mo
<b>Groceries (1 person)</b>	\$400–\$600/mo	\$380–\$560/mo	\$360–\$520/mo	\$360–\$520/mo	\$340–\$480/mo
<b>Public transport</b>	\$200/mo	\$200/mo	\$30/mo (50c fares!)	\$150/mo	\$120/mo
<b>Utilities (power/internet)</b>	\$250–\$380/mo	\$230–\$360/mo	\$200–\$320/mo	\$220–\$340/mo	\$200–\$300/mo
<b>Petrol (AUD/litre)</b>	\$1.65–\$1.95	\$1.65–\$1.90	\$1.65–\$1.85	\$1.52–\$1.87	\$1.65–\$1.85
<b>Eating out (2x/week)</b>	\$200–\$350/mo	\$180–\$320/mo	\$160–\$280/mo	\$160–\$280/mo	\$150–\$260/mo
<b>Total (single, renting)</b>	~\$4,000–\$5,500/mo	~\$3,500–\$4,800/mo	~\$3,200–\$4,200/mo	~\$3,300–\$4,300/mo	~\$2,700–\$3,600/mo

KEY SALARY BENCHMARKS 2026	AUD
<b>National minimum wage (from 1 July 2025)</b>	\$24.95/hr   \$948/week   ~\$49,000/year
<b>National median wage</b>	\$90,000/year   ~\$7,500/month gross
<b>Skilled migrant typical starting salary</b>	\$70,000–\$110,000/year depending on role
<b>Healthcare (nurses, median)</b>	\$80,000–\$95,000/year
<b>Construction trades (median)</b>	\$75,000–\$110,000/year
<b>IT/Technology (median)</b>	\$95,000–\$140,000/year
<b>Teachers (public school, starting)</b>	\$75,000–\$85,000/year depending on state

## ■ Money-Saving Tips

ALDI and Coles Budget Range for groceries — Woolworths is significantly more expensive.

Brisbane's 50c public transport fares (extended through 2026) make it dramatically cheaper to get around.

Facebook Marketplace and Gumtree for second-hand furniture, appliances, and cars on arrival.

Share housing is very common in all cities — reduces rent by 30–40% and is accepted at all ages.

# 10 Finding Work Before You Arrive

The most important step — do this first

For employer-sponsored visas (482/186), you need a job offer before you can apply. For points-tested visas, a job offer significantly strengthens your application and ensures you have income from day one.

PLATFORM	BEST FOR	URL
Seek.com.au	Australia's #1 job board. Filter by visa sponsorship.	seek.com.au
LinkedIn	Professional roles. Research hiring managers before applying.	linkedin.com
Indeed Australia	Aggregates from multiple sources. Good for trades.	au.indeed.com
Jora	Strong for blue-collar, trades, and healthcare.	au.jora.com
HealthJobs Australia	Nurses, doctors, allied health — major shortage.	healthjobs.com.au
Seek Learning	Check qualifications needed for your target role.	seek.com.au/learning
SEEK - 'Visa Sponsorship'	Search specifically for employers offering sponsorship.	seek.com.au — filter 'visa sponsorship'
ApplyDirect	Government and large employer direct applications.	applydirect.com.au

## High-Demand Occupations in 2026 (Tier 1–2 Priority)

SECTOR	IN-DEMAND ROLES	NOTES
Healthcare	Registered Nurses, GPs, Specialist Surgeons, Radiographers, Physiotherapists.	National Priority. Fast-tracked.
Construction & Trades	Electricians, Plumbers, Carpenters, Civil Engineers, Project Managers.	Major infrastructure projects. High salaries.
Education	Primary/Secondary Teachers (Maths, Science, STEM).	State-by-state registration required.
Technology	Software Engineers, Data Scientists, Cybersecurity Developers.	Melbourne demand.
Aged Care	Aged Care Workers, Disability Support Workers.	Essential Skills stream — lower salary threshold.
Agriculture	Farm Managers, Viticulture, Dairy Worker.	Regional. Often includes housing. WHV second year pathway.

# 11 Housing

Renting and buying in Australia's competitive market

Australia's rental vacancy rates are at record lows in 2026 — below 1.5% in major cities. Competition for rental properties is intense. Start your search 8–12 weeks before arrival.

## Renting — Key Facts

- ✓ Bond: Typically 4 weeks rent. Held by the Residential Tenancies Authority (or equivalent) — not the landlord.
- ✓ Advance rent: Usually 2 weeks in advance required upfront.
- ✓ Lease types: Fixed term (12 months common) or periodic. Both are standard.
- ✓ Rental platforms: realestate.com.au and domain.com.au are the two main platforms. Also Facebook Marketplace.
- ✓ Apply fast: Properties in Sydney and Melbourne attract 20–40 applications. Apply within hours of inspection.
- ✓ Rental applications require: ID, income evidence, employment letter, references from previous landlords.
- ✓ Discrimination: Landlords legally cannot discriminate based on visa status.
- ✓ Pets: Legislation now allows pets in most states. Must give landlord notice. Landlord must have good reason to refuse.
- ✓ Tenancy laws: Each state has its own Residential Tenancies Act. Know your rights at your state's Fair Trading/Consumer Affairs website.

## Buying Property

Temporary visa holders face significant restrictions on buying residential property in Australia.

- ✓ Permanent residents and citizens: Can buy any property freely
- ✓ Temporary visa holders (including 482): Can buy ONE established residential property — ONLY if you live in it. Cannot buy as investment. Must sell when you leave.
- ✓ New dwellings: Temporary residents can buy new properties without restriction
- ✓ Foreign Investment Review Board (FIRB) approval required for temporary residents — fee from AUD \$14,100 (scales with property value)
- ✓ Median house prices 2026: Sydney \$1.5M+ / Melbourne \$940,000 / Brisbane \$890,000 / Perth \$780,000 / Adelaide \$760,000

### ■■ Housing Emergency: Secure Before You Arrive

Vacancy rates below 1.5% in Sydney, Melbourne, and Brisbane mean you cannot count on finding a rental easily. Use realestate.com.au to start viewing listings 8–12 weeks before arrival. Many landlords will accept video call inspections for overseas applicants. Budget for 2–4 weeks in an Airbnb or serviced apartment while you search.

# 12 Medicare, Schools & Daily Life

Life after you arrive

## Medicare

- ✓ Permanent residents and eligible temporary visa holders: Access to Medicare — Australia's public health system
- ✓ 482 visa holders: Access depends on your country. Citizens of UK, Ireland, New Zealand, Italy, Belgium, Malta, Netherlands, Norway, Sweden, Finland, Slovenia are covered under reciprocal agreements. Others may not be.
- ✓ Working Holiday and Student visa holders: NOT eligible for Medicare. Must have private Overseas Visitor Health Cover (OVHC) or Overseas Student Health Cover (OSHC).
- ✓ Medicare covers: GP visits, hospital (public ward), some specialist care
- ✓ Out-of-pocket costs: GPs can charge above the Medicare rebate (bulk billing is free — ask before booking). Dental and optical are NOT covered.
- ✓ Private health insurance: Highly recommended to reduce wait times and access better hospital rooms. From AUD \$100–\$200/month.
- ✓ Prescription medicines: PBS (Pharmaceutical Benefits Scheme) subsidises prescriptions for eligible residents — capped at AUD \$25/script from 2026.
- ✓ Emergency: Dial 000. Emergency departments are free for Medicare-eligible residents.

## Schools

- ✓ State schools: Free for permanent residents and eligible visa holders. Excellent quality.
- ✓ International students and some temporary visa holders: Pay full international school fees — can be significant.
- ✓ School year: February to December (with Term 1 starting late January).
- ✓ Enrolment: Contact local state school directly. Proof of address, immunisation records, and visa required.
- ✓ School zones: Address determines school in most states. Research zones before choosing rental.
- ✓ Childcare: OSHC (Before and After School Care) from AUD \$15–\$25/day. Childcare subsidy available for eligible residents.

## Driving in Australia

- ✓ Drive on the LEFT — same as UK, New Zealand, Japan
- ✓ Overseas licence: Recognised in most states for 3 months from arrival
- ✓ Convert to Australian licence: After 3 months. Written test required in most states. Practical test waived from most countries.
- ✓ Car costs: Budget \$8,000–\$20,000 for a reliable second-hand car. Carsales.com.au and Facebook Marketplace are the main platforms.
- ✓ Rego: Annual vehicle registration required. Includes compulsory third party insurance.
- ✓ Road rules: Speed cameras and red light cameras are everywhere — do not speed.

# 13 Tax File Number, Banking & Superannuation

Admin to complete in your first week

## Tax File Number (TFN)

Your TFN is your tax identification number. Without it, your employer deducts tax at the highest rate (47%). Apply immediately.

- ✓ Apply at [ato.gov.au](http://ato.gov.au) — takes 10–20 minutes online
- ✓ Requires: Passport, visa details, address in Australia
- ✓ Processing: 28 days by post or faster online
- ✓ Never share your TFN with anyone who does not need it for payroll or banking

## Banking

Main Australian banks: ANZ, Commonwealth Bank (CBA), Westpac, and NAB. All offer similar products.

- ✓ Open before you arrive: CBA, ANZ, and Westpac all offer international account opening online
- ✓ Requirements: Passport, visa, Australian address (use employer or accommodation contact if not yet settled)
- ✓ Fee-free accounts available: Ask specifically for a 'no monthly fee' account when setting up
- ✓ Eftpos and contactless payments dominate — Australia is very cashless
- ✓ International transfers: Use Wise or similar to send/receive money internationally — far cheaper than bank rates

## Superannuation (Employer-Paid Pension)

Superannuation is Australia's compulsory retirement savings system. Your employer contributes on top of your salary — this is not deducted from your pay.

SUPER FACTS	DETAIL
Rate from 1 July 2025	11.5% of your gross salary — paid by employer on top of salary
Rate from 1 July 2026	12% — increasing annually to this cap
Who is eligible	All employees — including temporary visa holders
Choice of fund	You choose your super fund. Your employer must comply. Popular: Australian Super, REST, Hostplus, Future Fund, and others.
Accessing your super	Only accessible at preservation age (60–65) OR if you leave Australia permanently on a temporary visa.
Departing Australia Superannuation	Payments (DAP) If you leave Australia permanently on a temporary visa, you can claim your super back. Tax of 35–65% applies.
Tax on contributions	Taxed at 15% within the fund — much lower than income tax rates.

### ■ Super Is Worth Real Money

At 12% employer contribution, on a \$90,000 salary your employer pays \$10,800/year into your super — on top of your salary. Over 5 years that is \$54,000+ before investment returns. Choose a fund with low fees and good returns. Compare at [moneysmart.gov.au/superannuation](http://moneysmart.gov.au/superannuation).

# 14 Moving Your Belongings

Shipping, biosecurity, and what to know

Australia has some of the world's strictest biosecurity rules — similar to New Zealand. Everything you ship must be clean and correctly declared.

## What You Can Ship

- ✓ Furniture, clothing, books, electronics — generally no issues
- ✓ Kitchen equipment — must be thoroughly clean, no organic residue
- ✓ Sports and outdoor equipment — must be spotlessly clean. No soil, mud, seeds.
- ✓ Bicycles — must be clean. Remove any organic material from tyres and frames.
- ✓ Children's wooden toys — clean and free of organic material

## What You Cannot Ship

- ✗ Fresh food — fruit, vegetables, meats, eggs, dairy
- ✗ Seeds, soil, or plant material of any kind
- ✗ Used beehive equipment or honey from most countries
- ✗ Products made from endangered species without CITES documentation
- ✗ Unprocessed wood with bark

## Pets

### Start Pet Import at Least 6 Months Before You Move

Australia is a rabies-free country and has very strict pet import rules. Dogs and cats from most countries require: rabies vaccination, microchip, blood titre tests, vet health certificates, pre-export isolation in approved facility, and quarantine in Australia.

Cost: AUD \$2,000–\$8,000+ depending on origin. New Zealand and some Pacific nations have simpler processes. UK and EU animals require more steps. Check [agriculture.gov.au/biosecurity](https://agriculture.gov.au/biosecurity) well in advance.

# 15 Your First 90 Days

Prioritised action plan from landing day

## WEEK 1 — DAY ONE PRIORITIES

- ✓ Clear customs and biosecurity — declare everything on your incoming passenger card
- ✓ Check into accommodation — even temporary Airbnb if permanent not sorted yet
- ✓ Buy a local SIM — Telstra (best coverage), Optus, or Vodafone
- ✓ Apply for your Tax File Number (TFN) at [ato.gov.au](http://ato.gov.au)
- ✓ Visit your bank if you have not opened an account yet
- ✓ Register with a local GP — some areas have long waits, register immediately

## WEEKS 2–4

- ✓ Receive your TFN — give it to your employer immediately
- ✓ Set up superannuation with your employer — choose your fund
- ✓ Enrol children at school — bring passport, visa, immunisation records
- ✓ Get your Australian driving licence started
- ✓ Buy a car if needed — [carsales.com.au](http://carsales.com.au), Facebook Marketplace
- ✓ Explore your neighbourhood — supermarkets, library, parks, public transport
- ✓ Join local Facebook community groups — extremely helpful for practical advice

## MONTHS 2–3

- ✓ Apply for Medicare card if eligible — register at a Medicare service centre
- ✓ Review your visa conditions and expiry date — set calendar reminders 6 and 3 months before
- ✓ If on 482 — understand your pathway to 186 PR and the 2-year timeline
- ✓ If on 491 regional — confirm your regional compliance requirements
- ✓ Start building your Australian professional network — LinkedIn, industry associations
- ✓ Open Australian bank savings account and set up superannuation tracking
- ✓ Connect with expat communities — InterNations, Facebook expat groups

# 16 Common Mistakes to Avoid

Errors that cost real money and real time

## Using an unregistered migration agent

Only Registered Migration Agents (RMAs) can legally charge for immigration advice in Australia. Unregistered 'consultants' operating illegally can ruin your application. Always verify at mara.gov.au before engaging anyone.

## Applying before your skills assessment

Most visa types require a positive skills assessment BEFORE lodging. Getting a negative assessment after you have lodged wastes fees and time. Complete your assessment first — allow 6–12 weeks.

## Submitting an EOI with 65 points expecting an invitation

The minimum 65 points allows you to lodge an EOI but in 2026 you will almost certainly never receive an invitation for 189 at that score for non-Tier-1 occupations. Do the maths honestly before spending on assessments.

## Ignoring the 88-day requirement for WHV second year

The second-year working holiday extension requires 88 days of eligible specified work — not just any work. Not all farm or regional work qualifies. Track your days carefully with payslips from day one.

## Not declaring items at the border

On-the-spot biosecurity fines up to AUD \$630 for undeclared risk items. Deliberate smuggling risks criminal charges. Declare everything on your incoming passenger card — declared items are usually inspected and cleared quickly.

## Not understanding your 482 conditions

482 visa holders are tied to their sponsoring employer. You cannot simply change jobs without consequences. You must notify the Department within 28 days if you cease working for your sponsor. Getting another sponsor requires a new visa application.

## Letting your visa expire

Working or living in Australia on an expired visa is a criminal offence. Set multiple reminders. If your situation changes, apply for a bridging visa before your current visa expires — not after.

## Choosing wrong occupation on EOI

Your nominated occupation determines which skills assessment body applies and which occupation list you are on. Getting this wrong invalidates your EOI. Research at [immi.homeaffairs.gov.au/visas/working-in-australia/skill-occupation-list](https://immi.homeaffairs.gov.au/visas/working-in-australia/skill-occupation-list) carefully.

# 17 Key Contacts & Official Links

Bookmark these before you start

ORGANISATION	PURPOSE	URL / CONTACT
Department of Home Affairs	All visas, immigration, citizenship	immi.homeaffairs.gov.au 131 881
SkillSelect	EOI lodgement for GSM visas	skillselect.gov.au
Migration Agents Registration Authority	Registered Migration Agent	mara.gov.au
Australian Taxation Office	TFN, tax returns, ABN	ato.gov.au
Medicare	Health coverage enrolment	servicesaustralia.gov.au
Services Australia	Centrelink, Medicare, child support	servicesaustralia.gov.au
Australian Agriculture Department	Biosecurity — what you can bring	agriculture.gov.au/biosecurity
MoneySmart	Financial guidance, super comparison	moneysmart.gov.au
Fair Work Ombudsman	Workplace rights, minimum wages	fairwork.gov.au
Seek.com.au	Job search — Australia's largest	seek.com.au
Realestate.com.au	Property — rent and buy	realestate.com.au
VFS Global Australia	Visa application centres	vfsglobal.com/australia
Live in Australia	Official government migration guide	liveandworkinaustralia.gov.au



## Moving to Australia 2026

Published by AI Productivity Labs X | Version 1.0 | February 2026

Verified against official Australian Department of Home Affairs sources as of February 2026. This guide does not constitute legal or immigration advice. Always verify at [immi.homeaffairs.gov.au](https://immi.homeaffairs.gov.au).