

Welcome to

Queensland

English

QUEENSLAND

1/11/04



Australian Government

**Department of Immigration and
Multicultural and Indigenous Affairs**

Introduction

Welcome to Australia and in particular to Queensland!

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. Refugee and Humanitarian entrants should also refer to information supplied specifically for them by the Department of Immigration and Multicultural and Indigenous Affairs.

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 via the '*Life in Australia*' website www.immi.gov.au/settle. 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!

Edition date: 1st November 2004

Phone Numbers: Telephone numbers beginning with 1800 are free calls if rung from a private telephone and cost the same as a local call if rung 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.

Disclaimer: While the Department of Immigration and Multicultural and Indigenous Affairs and its contributors have attempted to ensure that the material in this booklet is accurate at the time of printing, the booklet covers a range of matters that are subject to regular change. No liability for negligence or otherwise is assumed by the Department or its contributors should anyone suffer a loss or damage as a result of relying on the information given in the booklet.

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1

What to do soon after arrival

The following list sets out some important things you should do as soon as possible. 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 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 the location of the nearest Migrant Resource Centre (MRC) if you need face to face help with settling issues

A. Apply for a Tax File Number

Do this first. Everyone who receives any income in Australia needs a **Tax File Number**. Income includes wages or salary from a job, money earned from investments, and government payments.

You can register over the internet 24 hrs a day, 7 days a week. Otherwise, application forms are available from [Centrelink](#) or the [Australian Taxation Office](#) (ATO) which is listed in the White Pages telephone directory, or you can ring the ATO and ask for an application form to be sent to you.

Australian Taxation Office

13 2861

Australian Tax File Number registration website www.ato.gov.au/individuals

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](#). You may be eligible to join Medicare and gain immediate access to

health care services and programs such as free public hospital care, help with the cost of out-of-hospital care, and subsidised medicines.

To register with Medicare, you should wait approximately 10 working days after your arrival in Australia and then go to a Medicare office, listed in the [telephone book](#), with your passport or travel documents. If all registration requirements are met, you will be advised of your Medicare card number and your card will be posted to you about three weeks later. If you need to see a doctor urgently, you can register with Medicare without waiting 10 days and ask for an interim number.

Medicare has a '[Welcome Kit](#)' which is translated into seventeen different languages. It explains Medicare and other government health services and the eligibility requirements for benefits and payments. Remember to ask for it when you visit a Medicare office or visit the website www.hic.gov.au/yourhealth/our_services/ahsfna.htm.

Medicare

13 2011

In addition to Medicare, there are many different private health insurance options. For more information about private health insurance, see Chapter 11, *The health system*.

C. Open a bank account

People in Australia usually keep their money in a bank, building society or credit union. Australians use bankcards and credit cards for many purposes.

It is advisable to open a bank account within six weeks of your arrival, as you usually need only your passport as identification. After six 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 to avoid higher rates of taxation on interest earned.

D. Register with Centrelink

Help with job seeking, social security payments and other assistance are 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 an application form for Tax File Numbers and can assist you to lodge your application with the Tax Office, so that access to any payments is not delayed.

If you have children, you are likely to 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*.

E. Contact the Health Undertaking Service

If you signed a Health Undertaking (Form 815) at the DIMIA overseas post, please ring the Health Undertaking Service on 1800 811 334 between 9am and 4pm Monday to Friday. If you signed a TB (Tuberculosis) Undertaking, you must contact this service within 4 weeks of your arrival in Australia. The Health Undertaking Service will advise you of the nearest hospital where you can undergo the tests.

F. Register for English classes

Communicating in English is very important and the key to your successful settlement.

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. Register as soon as possible or you could lose your entitlement! For more information and addresses where you can register, see Chapter 2, *Help with English*.

G. Enrol your children at school

Under Australian law, children between the ages of 6 and 15 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. Get 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, you are allowed to drive for your first three months after arrival. After that, if you want to drive, you will need to have the appropriate Australian driver's licence. To get one, you usually need to pass a knowledge test, a practical test, and an eyesight test. For more information or to find out about driving if you are a temporary visa holder contact:

Queensland Transport	13 2380
Driver Authorisation – Bus, taxi and Limousine	3834 2011

You can get the Queensland driver's guide called *Your keys to driving in Queensland* from **Queensland Transport** Customer Service Centres, and **Queensland Government Agents Program (QGAP)** offices, which are listed in the [White Pages](#) telephone directory, and also from some newsagents. For more information, you can also ring Queensland Transport directly.

Note that there are strict traffic and drink driving laws in Australia, which you must obey. For more information see Chapter 5, *Australian customs and law*.

2

Help with English

Translating and interpreting services

INTERPRETING

If your English is not good and you need an interpreter, government agencies should provide an interpreter to help you to conduct your business with the agency. Very often, interpreting by telephone will be provided. If necessary, Government agencies can arrange for an interpreter to be present in person.

If you have problems understanding Government agencies' automated telephone systems, then ring the **Translating and Interpreting Service (TIS)** directly and they will help you.

TIS has interpreters in most languages. You can ring the TIS telephone interpreting service, 24 hours a day, 7 days a week.

[Translating and Interpreting Service \(TIS\)](http://www.immi.gov.au/tis/index.htm)

13 1450

www.immi.gov.au/tis/index.htm

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

Centrelink (with interpreter assistance)

13 1202

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 & Multicultural and Indigenous Affairs*. These documents might include birth and marriage certificates, 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 two years of your arrival or grant of permanent residence. You should lodge these documents for translation through an AMEP 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) on their website www.naati.com.au.

Learning English for adults

ADULT MIGRANT ENGLISH PROGRAM (AMEP)

You may be eligible to learn English through the **Adult Migrant English Program (AMEP)**. Up to 510 hours of tuition is provided free of charge to eligible clients. Free child care can also be arranged if required.

You must register within three months of arriving in Australia or gaining permanent residence, or else you will risk losing your entitlement. Once you have registered, you may be able to delay your tuition if you first need to attend to family, work or other responsibilities.

The AMEP offers a range of learning options. There are full-time or part-time classes at various venues and locations. You can also study from home, through a distance learning program, or with the help of a home tutor.

There are also intensive English language classes for people who may not have a high level of education and who live in rural and regional areas. These classes are held in small groups with a qualified teacher.

For more information about AMEP Service Providers [click here](#).

Information about English classes is available in a range of languages. For more information visit the AMEP website www.immi.gov.au/amep or contact:

TAFE Queensland Language & Literacy Services

Queensland Head Office
Level 5, 288 Edward St
BRISBANE
Tel: 3234 1666 (also for TAFE Centre information throughout Queensland)
Fax: 3234 1655

**Hilton International College –
Brisbane Migrant English Centre (BMEC)**

Level 5, K-Tower
Cnr Wickham and Ballow Sts
FORTITUDE VALLEY
Tel: 3257 1984
Fax: 3257 1985

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.

LANGUAGE, LITERACY AND NUMERACY PROGRAM (LLNP)

You may be eligible for the [Language, Literacy and Numeracy Program](#) (LLNP) where you have already completed an AMEP course or 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** (see Chapter 7, *Employment*).

Centrelink

13 2850

If you do not speak English

13 1202

OTHER ENGLISH LEARNING OPTIONS

English courses are also available through other educational institutions and community centres (see 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** 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) directly, so do not hang up. The TIS interpreter will then help the police, fire or ambulance service to obtain your address and other details.

Police

In an emergency, call **000**. For non-urgent matters, call 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, call **000** and ask for an ambulance. Ambulances provide emergency transport to hospital and immediate medical attention. Interpreters are available if you do not speak English.

All Queensland residents are automatically covered for the cost of ambulance services anywhere, anytime, across Australia. The Community Ambulance Cover charge is included on electricity accounts to fund this life-saving service. For further details visit the Community Ambulance Cover website www.ambulancecover.qld.gov.au/ambulancecover.

Community Ambulance Cover Information Line

1300 304 274

Fire

In an emergency, ring **000**. 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 Stations’ in the White Pages telephone directory.

Other emergency numbers

Useful emergency telephone numbers are listed inside the front cover of the White Pages telephone directory. They include:

Lifeline	13 1114
Salvo Care Line	3831 9016
<u>Poisons Information Centre</u>	13 1126
<u>Child Abuse Prevention Services</u>	1800 688 009

The **Environmental Protection Agency** protects the environment in a variety of forms, pollution incidents, waste, water, air waste, chemical spills, noise, contaminated land, cultural heritage, legislation, greenhouse, nature conservation, home and workplace, coast, oceans and ozone. For more information or to report a pollution incident contact:

<u>Environmental Protection Agency</u> pollution hotline	1300 130 372
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4

Where to go for help

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 AMEP, see Chapter 2, *Help with English*.

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. See the list below for your nearest MRC/MSA and make it one of your first points of call after arrival in Australia.

**ACCESS Inc. - Logan & Beenleigh
MRC**

Carmody PI
Units 3,4 & 5
Cnr 2 Carmody St & Ewing Rd
LOGAN CENTRAL Qld 4114
Tel: 3808 9299
Fax: 3208 9319
Email: accessinc.org@bigpond.com

**Townsville MRC
467 Flinders St (PO Box 1858)**

TOWNSVILLE Qld 4810
Tel: 4772 4800
Fax: 4772 1840
Email: mrctownsville@bigpond.com

**Multicultural Development
Association Inc. (MDA)**

Level 2, 57 Old Cleveland Rd
STONES CORNER Qld 4120
Tel: 3394 9300
Fax: 3394 9333
Email: mailbox@mdabne.org.au

**Centacare Cairns - Migrant
Settlement Services (MSS)**

191 Abboott ST
Wallamurra Centre
CAIRNS Qld 4870
Tel: 4041 7699
Fax: 4041 7655
Email:
migrantservices@centacarecairns.org

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.

**Ethnic Communities Council of
Queensland (ECCQ)**

253 Boundary St
WEST END BRISBANE QLD 4101
Tel: 3844 9166
Fax: 3846 4453

Postal Address

PO Box 5916
WEST END QLD 4101

Email: administration@eccq.com.au
Website: www.eccq.com.au

Community Settlement Services Scheme (CSSS) funded organisations provide settlement services through a range of activities. Contact details are available from:

www.immi.gov.au/grants/csss.htm

Youth workers

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

The Source www.thesource.gov.au is the Commonwealth Government's youth website that provides a range of information for young people. Links to useful information are also available from www.immi.gov.au/settle/youth. The Queensland State website www.generate.qld.gov.au is designed for people aged 15-25 living in Queensland.

Kids Helpline

1800 551 800

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. For information and advice, contact:

[Legal Aid Queensland](#)

1300 651 188

Qld Association of Independent Legal Services

1800 244 504

[Women's Legal Service](#)

3392 0670

Outside Brisbane

1800 677 278

For help with legal matters concerning social security:

[Welfare Rights Centre](#)

3847 5532

For immigration issues:

South Brisbane Immigration & Community

Legal Service

3846 3189

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 violence. Please see Chapter 5, *Australian customs and law*.

Women should call

1800 811 811

Men should call

1800 600 636

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 Broadcasting Authority (ABA)** 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 ABA. For further information, visit the website at www.aba.gov.au or telephone:

[ABA Freecall](#) **1800 226 667**
TTY **(02) 9334 7777**

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:

Queensland State Ombudsman	3005 7000
Commonwealth Ombudsman	1300 362 072
Queensland Anti-Discrimination Commission	1300 130 670
Advertising Standards Bureau	02 6262 9822
Banking and Financial Services Ombudsman	1800 337 444
Credit Union Dispute Resolution Centre	1800 624 241
Financial Co-operative Dispute Resolution Scheme (FCDRS)	3862 3455
Insurance Enquiries and Complaints	1300 780 808
Superannuation Complaints Tribunal (SCT)	1300 884 114
Australian Competition & Consumer Commission	1300 302 502
Financial Industry Complaints Service	1800 335 405
Private Health Insurance Ombudsman	1800 640 695
Telecommunications Industry Ombudsman	1800 062 058

Local Council

You can also approach your town hall or council offices for information about services in your local area. They are listed under 'Local Councils' in the Government Section of the [White Pages](#) telephone directory. (see Chapter 14, *Local Government*.)

Commonwealth Regional Information Services (CRIS)

The **Commonwealth Regional Information Services** is an information service about Commonwealth government services and programs for rural and regional Australia. It produces *The Commonwealth Regional Information Directory*, which you can get by telephoning:

[Commonwealth Regional Information Services](#) **1800 026 222**

Emergency relief

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

<u>Lifeline (Queensland)</u>	131 114
<u>St Vincent de Paul Society</u>	3844 9130
<u>The Salvation Army</u>	3222 6666
<u>The Smith Family</u>	3257 1992

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.

<u>Australian Red Cross</u>	1300 554 419
Refugee Settlement Services	3835 1222

Telephone crisis counselling

There are 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 and gambling, or youth counselling services.

<u>Lifeline</u>	13 1114
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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.

<u>Relationships Australia</u>	1300 364 277
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Torture and trauma counselling

The **Queensland Program of Assistance to Survivors of Torture and Trauma (QPASTT)** 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. **QPASTT** services are non-religious, politically neutral and confidential.

QPASTT	3391 6677
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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.

There are some dishonest people who might try to steal your money 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 call, contact the **Australian Securities and Investments Commission (ASIC)**:

[ASIC Infoline](#)

1300 300 630

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 Service](#)

13 2300

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

[ASIC website](#)

www.fido.asic.gov.au

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 runs from July to June. Under Australian law most people are required to lodge annual tax returns. **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 July through to 31 October. People can find out the location of their nearest Tax Help Centre by telephoning:

[Tax Help](#)

13 2861

5

Australian customs and law

Knowing and understanding Australian customs and laws will help you to adapt to life in the Australian community. Australia is a tolerant, multicultural society with people from many different cultures and ethnic backgrounds. Australian multiculturalism encourages migrants to share and continue their traditional culture while being committed to Australia. Migrants are expected to respect Australian values and observe Australian laws and customs and equally respect the right of others to share and continue their traditional culture.

Some Australian customs and laws may seem different to those from your former country.

Australian customs

Australia is an accepting society with people from many different cultures. Nearly a quarter of Australia's population was born overseas and is made up of some 200 ancestries. Although English is the national language, there are around 200 languages spoken in Australia. Individuals are encouraged to maintain and share their cultural beliefs and practices, and respect the right of others to do the same within the framework of Australian law.

To settle into life in the Australian community, it is important to be aware of some common customs.

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 their traditional dress which may be religious or customary. These may include a monks’ robe, burqa, hijab (headscarf) and turban. Many newly arrived migrants also choose not to wear traditional dress.

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 (not thongs).

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 are paid every fortnight.

Equality and Anti-Discrimination

You have the right to be respected and to have your needs considered as fairly as everyone else. Under the Anti-Discrimination Act, no person should be treated

differently to others because of their age, race, country of origin, sex, marital status, pregnancy, political and 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.

It is unlawful to insult, humiliate, offend or intimidate another person or group on the basis of their race, gender, marital status, pregnancy, and political and religious belief. Sexual harassment is also against the law and is unwelcome behaviour.

A variety of acts can be considered to be unacceptable (sometimes called racial hatred), including speaking, singing and making gestures in public, as well as drawings, images and written publications such as newspapers, leaflets and websites.

The **Human Rights and Equal Opportunity Commission (HREOC)** administers Commonwealth law in the area of human rights, anti-discrimination, social justice and privacy.

[Human Rights & Equal Opportunity Commission](#)

1300 656 419

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 seven languages).

[Australasian Police Multicultural Advisory Bureau](#)

03 9603 8341

Religious and cultural practices must also exist within existing Australian laws. For example, the laws in State and Territories prohibit practices involving genital mutilation and violence in the home.

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

[Crime Stoppers](#)

1800 333 000

DOMESTIC VIOLENCE

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 violence. Domestic violence is a 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.

Women should call

1800 811 811

Men should call

1800 600 636

Children are protected by law from physical, sexual and emotional abuse, neglect and violence, both at home and at school. People found guilty of these offences are punished by law. If you or someone you know needs protection from violence or abuse, you should contact the police or [Child Abuse Prevention Service](#) (see Chapter 3, *Emergency services*), or ask for help from one of the organisations listed in Chapter 4, *Where to go for help*.

Child Abuse Prevention Service

1800 688 009

SEXUAL HEALTH AND THE LAW

The **Legal Age of Consent** (the age that the law recognises your right to agree to have sex with another person) varies from state to state in Australia. In Queensland 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, family planning clinic or one of the organisations below:

Sexual Health Line	3240 5881
Brisbane Sexual Health Clinic	3227 6509
Child Health Line:	
Metropolitan Brisbane	3862 2333
Outside Brisbane Metropolitan area	1800 177 279

Men's Line Australia provides counselling, information and referral services to help men enhance their relationship capacities and manage the challenges encountered when faced with disruptions to their family life or their primary relationships. It also provides support and information for women and family members who are concerned about the welfare of their partners, husbands or fathers. For further information visit the website www.menslineaus.org.au or call:

<u>Men's Line Australia</u>	1300 789 978
24 Hour Line	

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. There are seatbelts (also called "restraints") in all cars for adults, children and babies to help protect them in accidents. 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.

The laws are particularly strict regarding speed limits and driving after drinking alcohol. Permitted blood alcohol levels vary from state to state and in accordance with the class of driver's licence held. It is illegal to drink alcohol whilst driving. For more information visit the website www.alcoholguidelines.gov.au/ or contact:

<u>Alcohol Guidelines</u>	
Metropolitan	3236 2414
Country	1800 177 833

Drugs, smoking and drinking

There are many laws about having and using drugs. Drug laws in Australia distinguish between those who use drugs and those who make a business of supplying, producing or trafficking in drugs.

Smoking 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 some states and territories. Non-smoking areas are often, but not always, indicated with a sign.

It is an offence for a retailer to sell tobacco products to a minor (that is, someone under 18 years old). 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.

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 and shellfish and plants are protected by law. Do not go hunting, fishing or collecting 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.

In the interests of community harmony, before making a complaint, try solving the problem by talking to the person who is causing the nuisance or contact:

Dispute Resolution Centre

3239 6007

State Number for Queensland

1800 017 288

Animals

Australia has a law to protect animals from cruelty or neglect. It is forbidden to slaughter animals in the backyard. People who mistreat animals and birds can be fined or even 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.

6

Housing

Renting a private house or flat

Homes are usually let through a Real Estate Agent or directly by private landlords. Rental vacancies are usually advertised in daily newspapers, especially on Wednesdays and Saturdays in the 'To Let' and 'Accommodation Vacant' sections. You can also call into a Real Estate office to see their list of available homes. A "lease" or a "residential tenancy agreement" is a document you sign when you agree to rent a property for a period of time. **Do not sign a lease unless you fully understand the terms and conditions in the document, as it becomes legally binding after you sign it. (For more information see Tenant's rights and responsibilities below).**

You may also have to pay a rental bond (often 4 weeks of rent), which is refunded when you leave the accommodation, if you leave it clean, undamaged and with no rent owing. Rent is usually paid 2 or 4 weeks in advance.

Assistance may be available to people having difficulty in finding or maintaining accommodation in the private rental market. Limited assistance can be given with bonds, rent in advance and rent arrears.

The Commonwealth Government offers rent assistance. Under this program applicants may receive an additional top up to their Centrelink payment to assist with renting a property in the private rental market. Information about this program is available from [Centrelink](#).

Tenants' rights and responsibilities

In Queensland you should contact the **Residential Tenancies Authority (RTA)** for information about renting. Real Estate Agents are required to give all tenants a copy of tenancy agreement and a copy of the brochure [Renting in Queensland](#).

[Residential Tenancies Authority](#)

www.rta.qld.gov.au

3361 3611 press "0" /

1300 366 311

Buying a house or flat

Houses or flats, which are for sale, are usually advertised in the newspaper. Real estate agencies have a list of properties for sale and can usually give you a free catalogue. If you are buying a home for the first time in Australia you may be eligible for a Commonwealth "First Home Buyers' Grant".

If you need to borrow money to buy a property, contact your bank, building society 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 its 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:

[Department of Housing](#)

Enquiries

1300 880 882

The local Department of Housing office numbers are listed in the White Pages telephone directory under 'Housing Dept of'.

Emergency housing

If you are homeless or about to become homeless, ring the following numbers for support:

St Vincent's Homeless Persons Centre (men)	3846 1466
Salvation Army Men's Hostel	3832 1491
Youth Emergency Services Inc	3357 7655
Hannah's House (female youth emergency shelter)	3812 1395
Immigrant Women's Support Service (IWSS)	3846 3490
IWSS website	www.iwss.org.au
IWSS Domestic violence	3846 5400

Outside Brisbane, your local MRC/MSA or CSSS funded agencies will be happy to give you the appropriate contacts in your area.

Essential household services

Whether you rent or buy, some household services that you may need to get connected are as follows. Try to give the providers a few days notice before you expect to move to a new location.

ELECTRICITY

Energex	13 1253
Ergon	13 1046

GAS

Origin Energy	1800 808 526
Gold Coast Gas	5584 3535
Elgas	13 1161

WATER

In Queensland, the water supply is managed by your local Council. The telephone numbers of local City/Shire Councils are listed in the Government Section of the White Pages telephone directory.

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 very carefully or use a pre paid call card (available from newsagents).

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

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 www.tio.com.au/publications/FactSheets.htm or contact:

[Telecommunications Industry Ombudsman](#)

1800 062 058

Looking for work

The daily newspapers advertise job vacancies (or 'positions vacant'), especially on Saturdays. 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](#) for help in finding a job. Once you are registered you can be referred to [Job Network](#), which consists of hundreds of private, community and government organisations, contracted to the Commonwealth Government to help people find employment.

As a newcomer, it is often a good idea to talk to an experienced employment counsellor to ensure that your approach to job-seeking is appropriate, particularly if you are having difficulty getting an interview.

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 by 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 tailor the job seeker's efforts in looking for work; and
- the **New Enterprise Incentive Scheme (NEIS)** – helps unemployed people start and run their own business. Participant may be able to get NEIS assistance which provides small business training, income support and advice during the first year of business.
- the **Assessment Fee Subsidy for Overseas Trained Australian Residents** – assists with the cost of examinations and assessments.

It is important to remember that just joining 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 and a number of Job Network Member agencies, including telephones, photocopiers, fax machines, touch screens and computers (including the internet). For more information on services, including eligibility, go to www.workplace.gov.au or call:

Employment Services Information Line

13 6268

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 contact telephone numbers are listed in Chapter 8, *Social security*.

Department of Employment and Workplace Relations (DEWR)

The [Department of Employment and Workplace Relations \(DEWR\)](http://www.workplace.gov.au) maintains several websites related to employment that can assist job seekers in Australia to find work. It provides access to on-line services and information, with guides to employment information, government assistance, jobs, careers, training and working conditions. For more information, go to www.workplace.gov.au.

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 Queensland contact:

[Trades Recognition Australia](http://www.tradesrecognition.com.au)

GPO Box 9879
BRISBANE QLD 4001
Tel: 3223 1423

For enquiries from overseas, contact:

[Trades Recognition Australia](http://www.tradesrecognition.com.au)

GPO Box 9879
CANBERRA ACT 2601
Tel: +612 6121 7456

Trainingline

1300 369 935

TERTIARY QUALIFICATIONS

The **Australian Education International-National Office of Overseas Skills Recognition (AEI-NOOSR)** provides information on how to have post-secondary overseas academic qualifications recognised in Australia. In some cases overseas-trained professionals holding Australian citizenship or permanent residence may be eligible for the Bridging for Overseas-trained Professionals Loan Scheme (BOTPLS). The loans are applied to pay fees for bridging courses which enable overseas-trained professionals to meet entry requirements to practice their profession in Australia. For more information contact:

[AEI-National Office of Overseas Skills Recognition](http://aei.dest.gov.au/AEI/QualificationsRecognition/Default.htm) **1800 020 086**
<http://aei.dest.gov.au/AEI/QualificationsRecognition/Default.htm>

The Queensland government provides a free service for assessment of overseas professional and technical qualifications. For more information visit the website www.training.qld.gov.au/skillsrec/index.htm or contact:

Skills recognition **1800 369 935**

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

Working conditions (employer/employee rights)

Most jobs and working conditions are covered by Commonwealth or State **[awards](#)** except, in Victoria, where most jobs are covered by either Commonwealth awards or State Industry Sectors. Awards are legally binding on the employer, and cover such working conditions as minimum rates of pay, allowances, overtime, penalty rates, hours of work, and leave for holidays, long service or sickness.

Some workplaces are covered by **[Certified Agreements](#)**. These are collective agreements about wages and conditions of employment that may be made directly between an employer and a group of employees or unions representing them.

An **[Australian Workplace Agreement \(AWA\)](#)** is an individual agreement between an employer and an employee about the employee's wages and conditions of employment. For more information, ring:

[Office of the Employment Advocate](#) **1300 366 632**
[Wageline](#) **1300 369 945**

By law, employees are guaranteed the right to join or not to join a trade union or any other organisation. For more information, ring:

[Australian Council of Trade Unions \(ACTU\)](#) **1300 362 223**

Superannuation

[Superannuation](#) is a savings program while you are working to make sure you have money to live on when you reach retirement age. Many people call it "super". Nearly every employed person must join a superannuation fund.

Under the law your employer must put an amount equal to 9% of your earnings into your super fund. You can also put additional money into your super fund. Sometimes employers pay too little or none of their employer contributions. To check

out if your employer is paying the right amount of money you will have to check with your super fund. For more information, contact:

[Australian Taxation Office Superannuation Infoline](#)
[Australian Securities & Investments Commission](#)

13 1020
1300 300 630

Taxation

A [Tax File Number \(TFN\)](#) is a unique number issued to individuals or organisations by the [Australian Tax 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. 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.

Australia has a **Goods and Services Tax (GST)** of 10% 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 for your dealings with the **Australian Tax Office** and other businesses. For more information, ring the Australian Tax Office:

Tax File Number Helpline	13 2861 option 3
Business and GST enquiries	13 2866
Other enquiries	13 2861
Tax Office website	<u>www.ato.gov.au</u>
Tax File Number registration website	<u>www.ato.gov.au/individuals</u>

8

Social security

The social security system in Australia provides income support and services for people who are in need. Social security benefits are provided through the government agency called [Centrelink](#). You can find Centrelink [office locations](#) and [telephone numbers](#) in the local [White Pages](#) telephone directory.

Access to Centrelink payments will depend on your visa class. Even if you have 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 Centrelink payments. Centrelink can provide you with an application form for you to lodge with the Australian Tax Office.

Waiting period for Centrelink payments

Most 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. 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, as are their partners and dependent children if the relationship existed when the refugee or humanitarian entrant arrived in Australia.

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. Your inability to find a job or running out of money are not sufficient reasons to qualify for Special Benefit.

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.

Family Assistance Benefits

If you have dependent children you may be able to receive a **Family Tax Benefit** and **Child Care Benefit** to help with the cost of raising children. 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. They are subject to an income test.

Family Assistance Offices have been established in Centrelink, Medicare, Australian Taxation Offices and ATOaccess sites where expert advice is available, or you can telephone:

Family Assistance Office

13 6150

Someone to deal with Centrelink for you

You can nominate another person or organisation – called a nominee, to act on your behalf in your dealings with Centrelink.

Rights and Responsibilities

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

You must tell Centrelink of any changes to your current situation including change of address, if you marry or separate, start working, or changes to your income. You must also reply to Centrelink letters.

Centrelink listens to its customers and this helps Centrelink improve its services. If you have a compliment, suggestion or a complaint, call Centrelink's Customer Relations unit on Freecall 1800 050 004.

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

Centrelink Multicultural Service Officers

Multicultural Services Officers (MSOs) are employed to assist Centrelink and develop links with the community.

More information

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 the '[Moved to Australia](#)' option on the Centrelink '[individuals](#)' webpage. You can get other information by ringing the following numbers:

Centrelink Multilingual Services

(Help in languages other than English)

13 1202

For appointments with Centrelink

13 1021

Employment Services, Newstart, Special Benefit	13 2850
Age Pensions and Pensioner Concession Cards	13 2300
Family Assistance Office	13 6150
Youth Allowance and Austudy	13 2490
Disability, sickness and carers	13 2717
Centrelink International Services (overseas pensions)	13 1673
Customer feedback	1800 050 004
Teletypewriter service for hearing/speech impaired:	
Payment enquiries	1800 810 586
Customer relations	1800 888 567
If calling from overseas	+613 6222 3455

9

Transport

Public transport

In Queensland there are buses, trains and ferries, which, except for trains, can be government or privately operated.

Brochures and timetables are available from many councils and visitor centres, railway stations, libraries and Public Information Centres. For information about government operated buses, trains and ferries, contact:

[Transinfo](#)

13 1230

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'.

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 the 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, visit the **Registrar of Encumbered Vehicles (REVs)** website www.revs.nsw.gov.au or call:

Registrar of Encumbered Vehicles

1300 424 988

Enquiries

13 1105

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 Queensland, you can contact:

[Royal Automobile Club of Queensland \(RACQ\)](#)

13 1905

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

Note that 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 **daycare** centres, which look after younger children, and **family daycare** 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 Association](#)

3368 2622

For information provided by the government about:

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

contact the **Childcare Access** Hotline information service:

[Childcare Access](#)

1800 670 305

Diversity in Childcare, Queensland Inc

3861 1022

Regional Queensland

1300 362 552

Remember that 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.dest.gov.au/schools/authorit.htm.

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 uniform (where appropriate). (Some overseas students are required to pay fees. Contact Education Queensland International, phone 3224 6958).

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 centres (ELC) which provide intensive English programs designed for children. For more information on ESL Programs **ask at your local school** or contact [Education Queensland](#)'s:

ESL and Cultural Diversity

3237 0815

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 use the Translating and Interpreting Service (TIS) on telephone 13 1450 to contact the school. Parents and carers **DO NOT** have to pay for those services in State Schools in Queensland.

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 their 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)/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/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:

[TAFE Queensland](#)

1300 308 233

Universities

Australian universities are among the best in the world. A normal degree course takes three 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.

For information on admission and courses, contact the individual university, or visit the websites www.dest.gov.au/tenfields or www.dest.gov.au/highered/courses.htm. At the website <http://studyinaustralia.gov.au/sia/splash.htm> there is useful information about studying in Australia which is available in 12 languages. For more information contact:

Griffith University , Brisbane, Nathan, Gold Coast	3875 7111
James Cook University , Cairns	4042 1111
James Cook University , Townsville	4781 4111
Queensland University of Technology , Brisbane	3864 2111
University of Central Queensland , Rockhampton	4930 9777
University of Queensland , Brisbane, St Lucia	3365 1111
University of Southern Queensland , Toowoomba	4631 2100
University of Sunshine Coast , Maroochydore DC	5430 1234
Australian Catholic University , Brisbane	3623 7100
Bond University , Gold Coast, Robina	5595 1111

Costs for undergraduate university courses include student union fees, books, general administration fees and the **Higher Education Contribution Scheme (HECS)**. Under certain conditions, students can pay off their HECS debt after they begin earning an income. In other cases, it must be paid up front.

HECS Enquiry Line	1800 020 108
HECS website	www.hecs.gov.au

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

For Australian residents, the costs of essential medical and hospital care are automatically covered by [Medicare](#). Medicare pays for most of the costs of visits to the doctor, X-rays, blood tests, public hospital care, and certain other services.

But 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*.

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 health services (doctor, dentist ambulance). For more information on Centrelink, see Chapter 8, *Social security*.

Even if you have a Health Care Card, you 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 belong to private health insurance funds. They cover you for treatment as a private patient in private or public hospitals, and can include some services that Medicare does not cover, such as dental and optical services. The costs and types of cover vary widely, so if you decide to get private health insurance, it is important to check the details carefully before you buy the policy.

INCENTIVES

The government has introduced financial incentives aimed at encouraging people to take out private health insurance. There is a Commonwealth Government 30% Rebate on private health insurance premiums, and a 1% tax levy on high income earners who don't take out private health insurance.

LIFETIME HEALTH COVER

There is also a new system called **Lifetime Health Cover**, under which private health insurance funds charge different premiums depending on the age at which people first take out hospital cover. People who take out hospital cover by 1 July following their 31st birthday and maintain their membership will pay lower premiums throughout their lifetime, relative to people who take out hospital cover when they are older. If you delay taking out hospital cover, you will pay an extra 2% loading for each year you delay joining after the age of 30, up to a maximum loading of 70% that will apply to someone who first takes out hospital cover at age 65.

Special conditions apply for new migrants. Generally, migrants do not pay a loading if they purchase hospital cover by either (whichever is the later):

- the 1st July following their 31st birthday; or
- the first anniversary of the day they became eligible for Medicare.

After these dates, normal Lifetime Health Cover loadings apply.

MORE INFORMATION

More information about private health insurance can be obtained by visiting the websites www.health.gov.au/privatehealth and www.phiac.gov.au or by ringing:

[Private Health Insurance Ombudsman](#)

1800 640 695

The 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

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 provided 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' sections 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 will need to claim the cost back from Medicare or your private health insurance fund. In either case, you must bring your Medicare card and Health Care Card.

INTERPRETING

Doctors may access a priority telephone line to have an interpreter translate for you during your medical consultation. This is done at no cost to you or the doctor, provided you are a permanent resident or Australian citizen.

TIS Doctors Priority Line (24 hours)

1300 131 450

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 medication, 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 medications. You must also bring your Medicare card when collecting your medicines from the chemist shop. For help or information about medicines, speak to a pharmacist or, from Monday to Friday 9.00am to 6.00pm, phone:

[Medicines Line](#)

1300 888 763

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. They are listed in the [White Pages](#) telephone directory under 'Community Health Centres' or 'Health'.

Mental health

A number of services exist for people requiring help for mental health problems and mental illness. In most cases, people needing assistance for mental health difficulties should contact their general practitioner or community health centre. You can also contact:

Queensland Transcultural Mental Health Centre

3240 2833

Outside Brisbane

1800 188 189

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.

Immunisation

Immunisation protects children (and adults) against harmful infections. Immunisation is not compulsory but is recommended for all children. Some states and territories

(NSW, Victoria, Tasmania 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.

If your children are not immunised, you may not be eligible for child care payments.

Immunisation Hotline

1800 671 811

Australian Childhood Immunisation Register

1800 653 809

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.

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

The following telephone numbers might be useful:

[Queensland Parks and Wildlife Service](#) 3227 7111

Camping in National Parks 13 1304

[Queensland Fisheries Services](#) 13 2523

[Weather forecasts](#) 1196

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: www.nembc.org.au.

Multilingual Radio stations in Queensland include:

Radio Stations	Frequency
Community Radio 4CCR (FM)	89.1 KHz
Radio 4EB (FM)	98.1 KHz
SBS Brisbane (FM)	93.3 MHz

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, your local school (in rural and regional areas), or ring:

[NetSpots](#)

1800 222 797

This website is a comprehensive guide to Internet cafes and other public Internet and email access points in Brisbane and Queensland:

<http://www.gnomon.com.au/publications/netaccess/qld.shtml>

This website is also helpful for searching libraries available in Queensland:

<http://www.slq.qld.gov.au/pub/directory/internetaccess.htm>

Picabeen Community Centre (Brisbane) has free computer and internet access and offers tutors and classes:

www.picabeen.org.au

3354 2555

Office of Women, Queensland government offers free internet classes for women:

www.qldwoman.qld.gov.au

1800 177 577

13 Department of Immigration and Multicultural and Indigenous Affairs

The **Department of Immigration and Multicultural and Indigenous Affairs (DIMIA)** is your contact point for all visa matters and Australian Citizenship. DIMIA can be contacted on its general enquiry number: 13 1881. There is also a lot of general information available on the DIMIA home page www.immi.gov.au. Click on [Life in Australia \(www.immi.gov.au/settle\)](http://www.immi.gov.au/settle) for more settlement information.

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

DIMIA
Level 13- 16
313 Adelaide St
BRISBANE QLD 4000

DIMIA
19 Aplin St
CAIRNS QLD 4870

DIMIA
Level 1
72 Nerang St
SOUTHPORT QLD 4215

DIMIA
Commonwealth Centre
Hastings St
THURSDAY ISLAND QLD 4875

Citizenship

You can apply for Australian citizenship if you have lived in Australia for two years as a permanent resident during the last five-years. This must include spending a total of 12 months during the last two years in Australia. For more information, ask for the [Citizenship Kit](#) at any DIMIA office or via the Citizenship Telephone Information Line on 13 1880.

After you are granted Australian citizenship, you may apply for an Australian passport through the Post Office. If you continue to hold citizenship from another country as well as Australian citizenship, you should travel in and out of Australia using your Australian passport.

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 DIMIA 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 <http://www.immi.gov.au/eta/index.htm>.

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 DIMIA for information on your individual situation.

A list of the Australian Overseas Immigration Offices is located on the website at: www.immi.gov.au/wwi/index.htm

14 Local government and community services

Australia has three spheres of government: Commonwealth, State or Territory, and local. Your local council looks after the area you live in and provides many important services available to all people in the local community. Councils are funded largely by the rates paid by local property owners. You do not have to own a property to access these services.

Community services

Councils often provide public halls for community groups to use, sporting, recreational and cultural facilities.

Councils can also provide a wide range of support services such as Child Health Centres, child care centres, youth workers, and aged care and disability services.

Multicultural services

Many councils have multicultural or community workers who can give you valuable help and advice as you settle into life in Australia. Some have services designed to meet the particular needs of senior citizens from culturally and linguistically diverse backgrounds.

Libraries

Most councils maintain libraries which people can join to borrow books free of charge. Libraries also have or can order books in languages other than English. In most libraries you can access the Internet. For more information about library locations visit www.slq.qld.gov.au/pub/directory/internetaccess.htm.

Other services

Councils maintain the local roads, provide public toilets, and make sure shops and restaurants meet proper health standards. They control building developments, and if you want to make changes to your real estate property, you must check with your local council that you have approval.

Councils are responsible for garbage collection and recycling. Check with the council or your neighbours to find out about collection times.

More information

Visit your local council or your local library for further information on services available in your neighbourhood. Council telephone numbers and addresses are listed in the White Pages telephone directory under the name of the local district. Remember, they are the experts on your local area!

Local Government website

www.localgovernment.qld.gov.au/local_govt/directories/lq/