



## Providing an Assurance of Support

### What is an Assurance of Support?

An Assurance of Support is a commitment to provide adequate direct or indirect financial support to person/s applying to migrate to Australia, so they will not have to rely on payments from Centrelink.

It is also a legal commitment to repay to the Australian government recoverable payments made by Centrelink to migrants covered by an Assurance of Support, while it is in force.

Assurances of Support cover the primary applicant and the family included in the visa application.

Recoverable payments currently are:

- Special Benefit
- Newstart Allowance
- Widow Allowance
- Mature Age Allowance
- Parenting Payment (Partnered)
- Partner Allowance
- Youth Allowance
- Austudy Payment
- Crisis Payment

New payments may be added to this list in the future and an assurer may be liable to repay these also.

### Who needs an Assurance of Support?

The Department of Immigration and Multicultural and Indigenous Affairs (DIMIA) decides which visas need an Assurance of Support.

These fall into two categories:

#### **Bonded (Mandatory)**

An Assurance of Support must be given for these visa categories and also require that the assurer/s lodge a bond.

#### **Unbonded (Discretionary)**

DIMIA has the discretion to request an Assurance of Support for these visa categories and a bond is never required.

DIMIA can tell you which visas fall into these categories.

### Who can give an Assurance of Support?

An assurer must be:

- an adult (aged 18 years or over)
- an Australian citizen, permanent resident or a New Zealand citizen holding a Protected Special Category Visa;
- earning taxable income at or above the income test threshold;
- able to provide a notice of assessment issued by the Australian Taxation Commissioner for each of the last 2 financial years;

Potential assurers should consider their circumstances and assess whether they can meet the legal obligations placed on them by giving an Assurance of Support. An assurer does not have to be the sponsor of the new migrant to give an Assurance of Support.

## Giving an Assurance of Support

An assurer may assure a maximum of 2 adults at any one time. If there are more than 2 adults in an application, another person will need to give a separate Assurance of Support. The spouse of an assurer can give a separate Assurance of Support, provided the financial circumstances of both assurers are sufficient to allow both Assurances of Support. Children under 18 in an application are usually listed in the primary visa applicant's Assurance of Support.

## Income test on assurer

The level of income, which potential assurers must demonstrate, depends on the number of people in their immediate family and the number of people for whom they wish to provide an Assurance of Support.

If they are applying to provide an unbonded Assurance of Support and are single and have no dependents, the minimum amount of income that must be demonstrated is based on the income threshold for the Low Income Health Care Card. Currently, the annual income is \$17,628.

In all other bonded and unbonded cases the minimum amount of income is based on the Family Tax Benefit (Part A) income threshold. Currently the annual income is \$32,485.

These amounts include the first child of the assurer and are sufficient to provide an assurance for one assuree. They are further increased according to the number of other adults and children who are dependent on the assurer for support and the number of adults and children who are going to be covered by the Assurance of Support. The amounts are increased by \$2500 for each adult and \$1250 for each child. An assurer's partner is not considered to be dependent on the assurer and is not included in calculating the amount of income required for an Assurance of Support to be accepted.

The income limits are reviewed regularly in line with the Consumer Price Index (CPI). Centrelink can tell you what the current limits are.

If an assurer is already an assurer for somebody else the amount of income that must be demonstrated will be increased to reflect the additional dependents involved in the other Assurance of Support. An assurer cannot assure more than 2 adults at any one time.

Where potential assurers are applying to provide an unbonded Assurance of Support and their income is close to the income threshold, but is not sufficient to meet the income requirements, Centrelink may consider whether the assurer has sufficient assets to provide the Assurance of Support. Centrelink will request an assurer to list all assets on a separate form if this is applicable.

## Multiple Assurers

It is possible for up to 3 people to lodge a joint Assurance of Support. In these cases, each assurer must complete separate forms. Please note that each assurer will be jointly and severally liable for any debts that arise as a result of payments to any person covered by the Assurance of Support. This means that each person is liable to repay the full amount of the debt, and Centrelink will use its recovery powers to recover the full balance of the debt from each assurer.

## Organisations

An organisation may provide an Assurance of Support. The application form must be completed by a member of the board, or a person who is in a position to know the financial situation of the organisation, such as the Chief Financial Officer or Treasurer. The organisation must have an ABN and overseas organisations must be incorporated in Australia. All members of the board or committee of an unincorporated organisation are jointly and severally liable to repay the full amount of the recoverable payments made to any person covered by the Assurance of Support. The same income test threshold applies to organisations wishing to provide an Assurance of Support.

## How long does the Assurance of Support last?

The Assurance of Support period begins on the day the new migrant enters Australia, or on the day that the visa that the Assurance of Support covers is issued, whichever is later. For Contributory Parents visa categories, the Assurance of Support remains in force for 10 years from this date. For all other visa categories, the Assurance of Support remains in force for 2 years from this date.

The Assurance of Support period may start and end at different times for each person within the

Assurance of Support if they arrive in Australia at different times.

Once the Assurance of Support has been accepted and the visa has been issued, the Assurance of Support **cannot** be cancelled or withdrawn for any reason, even if the relationship with the people covered by the Assurance of Support breaks down.

## Bonds

For all visa categories DIMIA lists as Bonded (Mandatory), a bond has to be lodged at any Australian Branch the Commonwealth Bank of Australia.

The bond is held by the bank for the full period of the Assurance of Support. Centrelink will authorise the release of the bond at the end of the Assurance of Support period, where appropriate. Any amount needed to repay recoverable payments made to anyone covered by the Assurance of Support, will be deducted before it is released

If the entire bond is withheld by Centrelink, but does not cover the total debt, Centrelink will use its debt recovery powers, which may include taking court action, to recover the debt.

Bonds cannot be released until the Assurance of Support period has ended for all people covered by the Assurance of Support.

For the Contributory Parents visa categories, the bond amount is A\$10,000 for the primary applicant and A\$4,000 for each other person aged 18 years or over included in the visa application. For all other visa categories the bond amount is A\$3,500 for the primary applicant and A\$1,500 for each other person aged 18 years or over included in the visa application. Centrelink will advise you of the bond details in writing when it is due. The name of at least one of the people giving the Assurance of Support must appear in the account name of the bond.

Centrelink must see the Bank Guarantee and Acknowledgement of Term Deposit issued by the Commonwealth Bank as proof the bond has been lodged, before the Assurance of Support can be accepted.

**The bond must not be lodged until Centrelink requests it in writing.**

## Documents that must be provided

- DIMIA letter to the visa applicant advising that an Assurance of Support is required
- Tax Notices of Assessment for the last two available financial years
- Evidence of ongoing income (e.g. payslips, letter from accountant, letter from employer, profit and loss statement)
- Proof of identity (100 points) (Please see 'Proving your identity to Centrelink' factsheet)
- Proof of Australian citizenship or permanent residence.

## About the information Centrelink asks for

Centrelink is authorised to collect information provided on the Application to Provide an Assurance of Support form (SU594) under the Social Security (Administration) Act 1999. The information provided will be used for assessing an assurer's eligibility to provide an Assurance of Support in respect of a person or persons applying for a visa. Centrelink will advise DIMIA of the results of the application. The information will be limited to whether the application has been accepted or not and will only be provided to allow DIMIA to make a decision on the visa application.

For more information contact Centrelink on 13 2850\* or phone 13 1021\* to make an appointment with your Centrelink Customer Service Centre.

For more information in languages other than English, call 13 1202\* or visit our website at [www.centrelink.gov.au](http://www.centrelink.gov.au)  
If calling from overseas, call +61 3 6222 3455 (reverse charges).

*\* Calls to 13 numbers cost 25 cents from anywhere within Australia. Calls from public pay phones or mobile phones will be charged at a higher rate.*