

# SAFEGUARD YOUR FUTURE WITH US

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## Repatriation Checklist for Australian Expats

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Whether you've been away for one year or ten, repatriation can be an especially emotional and disruptive time. We've compiled a checklist of things to consider for a smooth repatriation. It's best to plan at least 3 months in advance so you have plenty of time to sort out all the nitty gritty details of your move back home.

### Finance Check List

Meet with a qualified accountant and expat-experienced financial adviser to discuss your move home so there are no unwanted surprises. Discuss your:

- Tax strategies and implications
- Updating your details with providers
- Retirement savings and plans
- Changes in finances
- Clearing debt in your host country
- Sending money back home
- Offshore investments and accounts
- Property and investment property
- Changes in income level
- Financial strategy moving forward

### Notify Important Providers

Begin the process of changing your address and updating your circumstances in your host country or in Australia early with your service providers. Ensure you cancel service accounts in your host country and open new ones where needed in Australia.

- Financial advisor
- Your accountant
- Your solicitor
- Banks
- Insurance provider
- Other loan providers (home loans, personal loans, car loans)
- Medical professionals (doctors, dentists, specialists)
- Utility companies
- Australia Post and the postal service of your host country
- Superannuation fund provider
- Council for rates notices
- Real estate agent/landlord, particularly if you are leasing your property or have leased a property
- Car registration
- Driving licence registration
- Australian Taxation Office
- The Electoral Commission
- Host country pensions provider
- Centrelink
- Medicare
- Share registry
- Subscriptions and memberships
- Your corporate secretary/business adviser if you've operated a business in your host country

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## Copies of Important Documents

Have copies of all important documents and ensure that the originals are in a safe place for your repatriation. Consider the same documents for Visa and Immigration purposes if your partner/spouse is not yet an Australian PR/Citizen.

- Birth and marriage certificates of all family members
- Insurance policies (accident, medical, contents, home and life)
- Driver's licence
- Passports (valid until well after your repatriation)
- Bank account details
- Prescriptions
- Power of Attorney
- Visa documents
- Wills
- Police clearance reports
- Academic records
- Certified passport photographs
- Visit the Department of Home Affairs website to ensure you haven't missed anything for non-citizens.  
<https://immi.homeaffairs.gov>

## Making the Move

- Confirm all airline tickets, any temporary accommodation, and all other travel arrangements
- Ensure that you confirm packing and moving dates with your moving company
- Ensure insurance documents required are in order
- Important documentation, jewellery and any other valuable items should be taken with you in your hand luggage
- Check out processes and procedures for repatriating with any pets
- Check out Australian Border Force to see what you are allowed/not allowed to bring back with you <https://www.abf.gov.au/>

## Banking

Keeping your finances safe, secure, and accessible is a vital aspect repatriation.

- Ensure all relevant parties have been notified of your change of address
- Contact your host country bank to check if there are branches in Australia, and what services they provide
- Organise some AUD before you board the plane
- Empty your safe deposit boxes at your host country if required
- Open an Australian bank account if you haven't already got one
- If you are going to apply for a credit card or a loan back home ensure you have supporting documentation of a good credit rating
- Ensure you have paid any outstanding taxes and liabilities from your host country
- Ensure that all outstanding bills have been paid and any disputes resolved

## Home Search

- If you are moving into an existing home, ensure you notify any tenants/property managers in advance of your repatriation
- If you are renting in your host country, notify your landlord in writing
- Ensure all is in order to get back your security bond if necessary
- Ask your host country to re-direct your mail for at least three months after your move
- Begin the process of researching housing options back in Australia if you are renting/buying
- If buying, consider getting a home loan pre-approval so you can begin your search right away
- Renting can be difficult if you've been away for a long time and don't have a rental history. Network with real estate agents in your area on LinkedIn to see what you can do to boost your prospects of scoring a rental

## School Search

- Begin the process of short-listing schools and universities for your children
- Ensure you have copies of your children's school or university reports
- Give your children's current school notification of departure dates
- Ensure that all necessary requirements are fulfilled if you plan on re-enrolling your children in the same school or university upon your return from repatriation
- Join Facebook and online parent communities to enquire about schools and locations if you are unsure

## Job Search

- Update your resume and LinkedIn as soon as possible
- Network on LinkedIn with your existing networks, recruiters and people in the same industry as you before heading home to gain access to the hidden job market
- Speak to a career adviser/coach if needed
- Research networking events and industry groups in your area and get out there to meet as many people as possible
- Consider joining special interest groups, charitable organisations, membership groups etc to build up your local network

## About Jarrad Brown

Jarrad Brown is the trusted financial planner for Australian expats in Singapore and across the globe. He is an experienced Australian-trained and qualified, Financial Planner based in Singapore, who provides comprehensive financial plans and reviews for Australian expats. Jarrad's experience as a financial planner in Western Australia and his Australian partnerships allows him to consider both the offshore and onshore strategies for his Australian expat clients when providing them with holistic financial advice.