

Australian Expat Repatriation Checklist

Our checklist designed to support your planning, preparation, and confident transition back to Australia.



PART 1: BEFORE YOU LEAVE (6 to 12 months prior)

Objective: Protect assets, optimise tax outcomes, and ensure financial readiness for relocation.

1. Taxation & Compliance

- Understand when your tax residency status changes with the Australian Tax Office (ATO).
- Assess whether it's more advantageous to arrive before or after the Australian Financial Year begins on 1 July.
- Determine if exit taxes or capital gains taxes apply to property or investments upon departure.
- Re-familiarise yourself with Australian systems such as taxation, superannuation, and healthcare.

2. Housing & Personal Belongings

- Decide whether to rent, buy, or stay with family or friends initially.
- Research housing markets and short-term accommodation options.
- Research shipping companies and compare quotes.
- Arrange shipment, sale or storage of overseas belongings.
- Cancel or transfer overseas utilities, phone and internet services.

3. Banking & Currency Management

- Determine whether you can maintain access to international bank accounts when in Australia.
- Set up a foreign exchange account to facilitate international currency transfers.
- Compare FX transfer rates to minimise conversion costs for moving funds.
- Determine a foreign currency transfer strategy to mitigate currency risk.

4. Property, Investments & Retirement Accounts

- Consider whether to sell, retain, or rent out overseas real estate assets.
- Consider whether to retain, sell or transfer overseas investments to Australia.
- Determine whether you can retain access to investment and retirement accounts when in Australia.
- Establish an appropriate investment strategy for your planned arrival in Australia.

5. Employment & Career

- Update your CV and LinkedIn profile with your recent experience.
- Contact Australian recruiters or employers before returning.
- Research the job market and salary benchmarks in your field.
- Transfer professional memberships or accreditations back to Australia.
- Gather professional references from overseas supervisors.

6. Education & Family

- Research school or childcare options in your preferred area.
- Gather and organise enrolment documents, including transcripts and immunisation records.
- Arrange pet relocation; vaccinations, permits and quarantine requirements.

Key Adviser Notes

Plan Early: Begin financial and legal preparation at least six months prior.

Tax Planning: Schedule your asset transfers before departure to maximise tax planning opportunities and avoid missing potential benefits.

Seek Professional Advice: Tax, superannuation, investment, and estate planning are complex; consult qualified cross-border professionals before departure.



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PART 2: UPON ARRIVAL IN AUSTRALIA (First 1 to 2 months)

Objective: Establish financial stability, ensure regulatory compliance, and optimise cash flow.

1. Banking & Cash Management

- Update your Australian address and tax residency with key institutions such as the ATO, banks, and superannuation funds.
- Open Australian bank accounts for your salary, savings, and emergency fund.
- Transfer funds from overseas accounts in stages (Dollar Cost Averaging).

2. Documents and Administration

- Update your electoral roll registration once back in Australia.
- Update your MyGov account and link to Medicare, the ATO, and Centrelink.
- Set up utilities and internet at your new home.
- Register with a general practitioner and dentist.
- Update vehicle registration and general insurance.

3. Medicare and Private Health Insurance

- Re-enrol in the Medicare public health system.
- Organise private health insurance in the first 12 months of arrival to avoid Lifetime Health Cover Loading.
- Request your international movement records from the Department of Home Affairs for your chosen health fund.

4. Superannuation & Retirement Planning

- Review your Australian superannuation strategy.
- Provide your employer with your current superannuation fund details.
- Determine if consolidating overseas retirement funds is tax-efficient.

- Understand contribution limits, tax implications, and withdrawal options.

5. Risk & Protection

- Confirm insurance coverage for family members, including children and dependents.
- Protect against unexpected events with adequate emergency funds and insurance policies.
- Ensure beneficiaries for superannuation, life insurance, and overseas accounts are current.

Key Adviser Notes

Update tax information: Ensure that all relevant financial institutions, both in Australia and overseas are notified of your updated tax residency status. This is essential to ensure the correct application of withholding tax and to avoid compliance issues.

Update employer with super information: Confirm that your Australian employer has your current superannuation fund information so that Superannuation Guarantee (SG) contributions can be made accurately and without delay.



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PART 3: ONCE YOU HAVE SETTLED IN AUSTRALIA (1 to 6 months post-arrival)

Objective: Achieve long-term financial security, regulatory compliance, and wealth optimisation.

1. Long-Term Financial Planning

- Conduct a comprehensive review of net worth, including assets abroad.
- Develop or update financial plan: investments, retirement, and cash flow strategy.
- Assess insurance coverage, including life, health, property, and income protection.

2. Tax Optimisation

- Review your tax position with a registered tax agent or accountant.
- Consider tax-efficient investments or super contributions that reflect your Australian status.
- Ensure compliance with foreign asset reporting rules.

3. Investments & Property

- Evaluate investment portfolio allocations post-move for currency exposure and market conditions.
- Decide on long-term property strategy: purchase, refinance, or rent.
- Monitor overseas assets for potential repatriation or liquidation opportunities.

4. Estate & Risk Management

- Update wills, powers of attorney, and super beneficiary nominations to reflect Australian residency.
- Establish a legacy and succession plan aligned with Australian law.

5. Lifestyle & Cash Flow

- Build an emergency fund covering 3–6 months of expenses.
- Ensure ongoing contributions to superannuation, retirement savings, and other investment vehicles in line with your objectives.

Key Adviser Notes

Monitor Currency Exposure: Stagger fund transfers to manage foreign exchange risk.

Prioritise Risk Management: Insurance and emergency funds are critical during the transition.

Written by Mitchell Kelsey, Director & Financial Adviser at Runway Wealth Management.



[Enquire Now](#)

Do you have further questions? Please send us an enquiry to speak with a Financial Adviser.

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