

How to Apply for a Tax File Number in Australia (TFN) - Complete Hospitality Training

Canonical: <https://cht.edu.au/news/how-to-apply-for-a-tax-file-number-in-australia-tfn/>

Details:

A Tax File Number is your personal reference with the Australian Taxation Office. You are not legally required to have one, but without it your employer must withhold tax at the top marginal rate, which in practice means you cannot afford not to.

Applying is free, and done directly with the ATO. Never pay a third party to obtain one for you.

Why it matters immediately

When you start a job you complete a Tax file number declaration for your employer. If you cannot supply a TFN within 28 days, the employer is required to withhold at the highest rate. You get the overpayment back when you lodge a tax return, but you have lent the government a large share of your wages in the meantime, which is a poor position for someone starting hospitality work.

A TFN is also needed to open a superannuation account properly, to avoid extra tax on super contributions, and to lodge a return.

How to apply

The route depends on your status.

| If you are | Apply | | --- | | An Australian resident | Online through the ATO, verified via myGov and Australia Post, or by paper | | A foreign passport holder already in Australia, including student, working holiday and most temporary visas | Online with the ATO, using your passport and visa details | | Outside Australia | Different rules apply. Check the ATO directly |

For temporary visa holders the online application is generally the fastest route, because the ATO can verify your identity against Department of Home Affairs records. You will need your passport and to be in Australia with a visa that permits work.

Apply through the ATO. It is free.

After you apply

The TFN is posted to the Australian address you nominate, so make sure that address is one you can actually receive mail at. This catches out people in short-term accommodation. Processing commonly takes a few weeks.

When it arrives:

Give it to your employer on the tax file number declaration

Give it to your superannuation fund, or contributions are taxed more heavily

Give it to your bank, or interest earned is taxed at the top rate

Do not put it in a job application, hand it to a recruiter before you are hired, or send it over unsecured channels

Your TFN is yours for life. It does not change if you change jobs, change visas, or leave and return to Australia.

Keep it private

A TFN is a target for identity fraud. Legitimate parties who may ask for it are your employer after you are hired, your super fund, your bank, the ATO, and Centrelink if relevant. Nobody else needs it.

An employer asking for your TFN before making you an offer is a warning sign. So is anyone asking you to send it by SMS, social media message or an ordinary email attachment.

Your TFN and your USI are different numbers with different rules

This is the single most common confusion for students, and the two numbers are governed by completely separate regimes. Your training record uses a Unique Student Identifier, not your TFN.

| | Tax File Number | Unique Student Identifier | | --- | --- | --- | | What it is for | Tax and superannuation |
Your national training record | | Issued by | Australian Taxation Office | Student Identifiers Registrar | |
Governing law | Tax law administered by the ATO | Student Identifiers Act 2014 (Cth) | | Enforced by |
ATO | Student Identifiers Registrar, not ASQA | | Cost | Free | Free | | Needed before you can be paid
correctly | Yes, in practice | No | | Needed before a certificate can be issued | No | Yes, absolutely |

The USI rule with no exceptions

For nationally recognised training, a USI is generally required before your qualification or Statement of Attainment can be issued, unless an applicable exemption applies. We can explain the requirements for your enrolment. See the official USI exemption guidance. Creating a USI is free; recover an existing one rather than creating another.

Find yours, do not create a second one

If you have done any accredited training in Australia since 2015, you already have a USI. Recover it rather than create a new one. Two reasons:

A duplicate splits your training history across two records, so neither transcript shows everything you have completed.

Part 3A of the Act carries a civil penalty for an individual who already holds an identifier applying again, or authorising an entity to apply on their behalf. There is a matching penalty, under section 29B(2), for a person who applies for someone else's identifier without being authorised to.

That second point is why a well-run RTO will ask your permission before it creates or finds a USI for you, and will give you a Privacy Notice if it creates one on your behalf.

What a compliant RTO does with your numbers

| The rule | Where it comes from | | --- | --- | | The RTO must ask the Registrar to verify that a USI you supply is really yours before using it for any purpose | Compliance Requirements 2025, s 12(1)(b). A verification duty, not merely a collection duty | | The USI must not be printed on your qualification or statement of attainment | Compliance Requirements 2025, s 12(1)(a) | | Identity documents obtained to create your USI must not be retained unless another law requires it | Student Identifiers Act 2014, s 11 | | Any record of your USI must be protected from misuse, interference, loss and unauthorised access, modification or disclosure; a failure is treated as an **interference with your privacy under the *Privacy Act 1988*** | s 16, and s 23 | | Protected information about you must not be collected, used or disclosed at all unless the Act authorises it under Division 5 | s 17. A separate and stricter duty from s 16: s 16 is about how well the information is guarded, s 17 is about whether it may be touched in the first place | | The RTO may request verification or an identifier from the Registrar, which may provide it, with written reasons if it refuses — and use of the identifier is prohibited until verification is obtained | s 14 and s 15

| | The USI must not be adopted as the organisation's own internal student identifier, printed on lanyards, or exposed in URLs or reports | Australian Privacy Principle 9, which governs government-related identifiers |

If a provider is holding a scan of your passport on file after creating your USI, it should be able to name the other law that requires it to keep that document. Skills First evidence-of-eligibility requirements may require retention of some documents, but that is assessed document by document, not applied as a blanket rule.

Complaints about misuse of a USI or protected information run through the Office of the Australian Information Commissioner, not through the training regulator. That is worth being precise about, because it changes who you write to: a contravention of section 16 is deemed an interference with privacy under the Privacy Act 1988 by section 23, and a contravention of section 17 concerns protected information under Division 5 — both are privacy matters for the OAIC rather than compliance matters for ASQA. Our own handling of this is set out on the policies page.

The Part 3A penalties, in full

Part 3A of the Act creates four civil penalty provisions, each carrying 60 penalty units. They are worth knowing because two of them protect you against a provider and two of them apply to you.

| Provision | The conduct | | --- | --- | | s 29B(1) | An individual who has already been assigned a student identifier applies for another one, or authorises an entity to apply for one on their behalf | | s 29B(2) | A person applies for a student identifier for an individual without that individual's authorisation | | s 29C(1) | Altering an authenticated VET transcript, or an extract provided by the Registrar | | s 29C(2) | Making a document that purports to be an authenticated VET transcript or a Registrar extract |

Section 29B(2) is the one that bites a provider, and it is the reason the permission step is not a formality. An RTO that creates USIs for a whole intake as an administrative convenience, without documented authorisation from each individual, is engaging the provision once per student. If you are asked to sign something authorising a USI application, that signature is what the Act is asking for — read it rather than skimming it.

No dollar figure is published here. The value of a penalty unit is indexed annually under the Monetary Units Act 2004, so any amount printed in an article is out of date within the year. Sixty penalty units is the stable fact; the conversion is not.

If you are an overseas student, the college has to help you with the pay side

This page cannot tell you whether you are being paid correctly, and neither can any article. What the law does give an overseas student is a right to be pointed at the people who can — at the provider's expense, not yours.

The National Code of Practice for Providers of Education and Training to Overseas Students 2018 sets three obligations that bear directly on the administrative setup this page describes.

| Standard | What the provider must do | | --- | --- | | 6.1.9 | Give you information on, or access to, services for information about your employment rights and conditions, and how to resolve workplace issues, such as through the Fair Work Ombudsman | | 6.2 | On request, give relevant information or appropriate referrals at no additional cost where you seek assistance in relation to those services | | 6.7 | Ensure that staff members who deal directly with overseas students are aware of the provider's obligations under the ESOS framework and the potential implications for students of the provider exercising them |

Standard 6.2 is the one to use. If you are unsure whether your TFN declaration was handled correctly, whether the withholding on your payslip looks right, or who to approach about a pay problem, asking student support is something the provider is required to assist with, and required to do without charging

you for it . Referral to the Fair Work Ombudsman is exactly the kind of response Standard 6.1.9 contemplates.

Standard 6.7 is the quieter one and it protects you differently: the staff member you speak to at the front desk is supposed to understand what the provider's ESOS obligations mean for you , not merely that the obligations exist. If the answer you get is that nobody there deals with pay questions, that is not the position the National Code describes.

See the student toolkit , the policies page or contact us . For the substance of the pay rules themselves, superannuation, tax and payslips is the detailed page.

The rest of the setup

Starting work in Australia usually means doing four things at once:

TFN , covered on this page

Bank account , see setting up a bank account

Superannuation fund , into which your employer pays contributions on your behalf

Understanding your pay , see superannuation, tax and payslips

If you are on a student visa, also check your work condition limits before accepting shifts. See working hours, rosters and public holidays and the wider visa checklist .

The qualification rule that actually moves your pay

Once the administrative side is settled, the thing that moves your pay is your classification , not your hourly negotiation. Award coverage follows the premises, not the job title , and there are four awards in play: MA000009 for hotels, pubs, motels, resorts, casinos and caterers; MA000058 for not-for-profit registered clubs; MA000119 for standalone restaurants, cafes, night clubs, reception centres and roadhouses; and MA000003 where food is sold primarily to be eaten away from the counter.

Under MA000009, MA000119 and MA000058, a relevant AQF Certificate III or higher that you genuinely use at work sets a minimum classification of Level 4. The fast food award, MA000003, has no equivalent provision. So the qualification argument works in a pub, a restaurant, a cafe and a registered club, and fails in a food court.

| Award | Clause | The definition | | --- | --- | --- | | MA000009 | cl 18.1 | Certificate III or higher relevant to the classification, and you make use of those competencies in the work you do | | MA000119 | cl 18.1 | Same wording | | MA000058 | cl 18.3 | "Certificate III qualifications relevant to the classification" — no "or higher", and the Fair Work Commission may require you to demonstrate that you use the relevant skills | | MA000003 | — | No equivalent provision. No Level 4 floor |

If your employer disagrees with your classification, the dispute route is MA000009 clause 40 , MA000119 clause 34 , or for MA000058 referral to the Fair Work Commission.

Under MA000009 the certificate can reach a trade grade

There is a further point in the hospitality award specifically. Under MA000009 , Level 4 is the award's reference point: the standard weekly and hourly rate from which that award's apprentice percentages are calculated is the Level 4 rate, and it is attached to cook (tradesperson) grade 3 . The cook stream reaches grade 3 by apprenticeship, trade test or "the appropriate level of training" . So a relevant Certificate III, genuinely used at work, is a route to a tradesperson grade without serving an apprenticeship . If you are working in a hotel or pub kitchen, that is the single strongest financial reason to finish the certificate.

"The appropriate level of training" is defined, in MA000009 clause 2. You have it if you have either completed an appropriate training program meeting the requirements of a qualification or one or more units of competency from a training package; or been assessed by a qualified skills assessor as having at least equivalent skills; or , as at 30 June 2010 , been doing the work of that classification for at least 3 months.

Read that third limb carefully. It is anchored to a closed date . It is not a rolling rule under which any three months in a role qualifies you, so if you started recently it does not apply to you. The skills assessor route is the live alternative if you have the experience but no certificate.

MA000119 and MA000058 have their own classification structures and their own definitions clauses, so do not assume the same grade names or the same clause 2 limbs apply there. Check the award that covers your workplace.

Either way, this is the practical case for finishing a formal qualification rather than staying casual and unclassified. Student support and the student toolkit can point you at the right starting point.

About us

We are Complete Hospitality Training , RTO 3722, CRICOS 04242E. Legal name Complete Hospitality Training (Vic) Pty Ltd , ABN 27 006 947 262 , ACN 006 947 262 . Registered as RTO 3722 since 1 June 1994 , transferred from the Victorian regulator to the national regulator, ASQA, on 8 September 2017 , with the current registration period running 1 July 2025 to 30 June 2032 . Level 3, 28 Elizabeth Street, Melbourne VIC 3000, and 410 Elizabeth Street, Surry Hills NSW 2010. Contact melbourne@cht.edu.au or +61 3 9654 1554 .

We link to the relevant course and regulatory sources in this guide. Check those sources for current requirements, and confirm course availability, delivery, fees and entry requirements with us before enrolling.

Source records and further guidance

We link the unit records and regulator guidance relevant to this page below. Check the current source before making an enrolment, licensing or employment decision.

Hospitality Industry (General) Award 2020 (MA000009)

Restaurant Industry Award 2020 (MA000119)

Skills First (Victoria) — VET Funding Contract obligations

National Code of Practice for Providers of Education and Training to Overseas Students 2018 — Standards 1 to 11

Unique Student Identifier (USI) requirements for RTOs

Is a TFN compulsory?

No, but without one your employer must withhold at the top marginal rate, so in practice you need one.

Does it cost anything?

No. Applying to the ATO is free. Any service charging a fee is charging you for something you can do yourself in the same amount of time.

Can I work while I wait for it?

Yes. You have 28 days to supply it to your employer before the higher withholding applies.

How long does it take to arrive?

Commonly a few weeks, by post to the Australian address you nominate. Use an address where you can reliably collect mail.

Do I need a new one for a new job or a new visa?

No. A TFN is issued once and stays with you for life, across jobs, visas and departures from Australia.

I have lost mine.

Contact the ATO. It can be recovered. It is not reissued as a new number.

Who is allowed to ask for my TFN?

Your employer once you are hired, your super fund, your bank, the ATO, and Centrelink if relevant. Not a recruiter before an offer, and not anyone over social media or SMS.

Is my TFN the same as my USI?

No. Completely separate systems. The TFN is for tax and superannuation and is administered by the ATO. The USI is your training record and is governed by the Student Identifiers Act 2014 and enforced by the Student Identifiers Registrar.

Do I need a USI to get my certificate?

For nationally recognised training, a USI is generally required before your qualification or Statement of Attainment can be issued, unless an applicable exemption applies. We can explain the requirements for your enrolment. See the official USI exemption guidance (<https://www.usi.gov.au/students/create-your-usi/exemptions-usi>). Creating a USI is free; recover an existing one rather than creating another.

I might already have a USI. Should I just make a new one?

No. Recover the existing one. A duplicate splits your training history, and section 29B(1) in Part 3A of the Act carries a civil penalty of 60 penalty units for knowingly applying again when you already hold one, or authorising an entity to do so.

Can you create my USI for me?

Only with your permission, and it must give you a Privacy Notice if it does. Applying for someone's identifier without their authorisation is a civil penalty provision of 60 penalty units under section 29B(2). That is the provision that bites a provider creating USIs for a whole intake as a convenience, so the permission step is not a formality.

How much is 60 penalty units in dollars?

This page does not say, deliberately. The value of a penalty unit is indexed annually under the Monetary Units Act 2004, so any figure printed in an article goes stale within the year. Sixty penalty units is the fact worth remembering; look the current conversion up at the source if you need it.

What else does Part 3A cover?

Two document offences, each also 60 penalty units: section 29C(1), altering an authenticated VET transcript or an extract provided by the Registrar, and section 29C(2), making a document that purports to be one. Those exist to protect the integrity of the transcript an employer relies on.

Will my USI be printed on my certificate?

No. An RTO must not include a student identifier on a VET qualification or statement of attainment.

Can the college keep my passport scan after creating my USI?

Under section 11 of the Act, identity documents obtained to create a USI must not be retained unless another law requires it. Ask which law applies if a copy is being kept.

Is there a difference between section 16 and section 17?

Yes, and it is worth knowing which one you are relying on. Section 16 requires the RTO to take reasonable steps to protect any record of your USI from misuse, interference, loss and unauthorised access, modification or disclosure — a security duty. Section 17 prohibits collecting, using or disclosing protected information about you at all unless the Act authorises it under Division 5 — a permission duty. Both run through the Office of the Australian Information Commissioner rather than the training regulator.

I am an overseas student and I think my pay is wrong. Does the college have to help?

Yes, to a defined extent. Under National Code Standard 6.1.9 the provider must give you information on, or access to, services for information about your employment rights and how to resolve workplace issues, such as through the Fair Work Ombudsman. Under Standard 6.2 it must give relevant information or appropriate referrals at no additional cost when you ask. And under Standard 6.7 the staff who deal with you directly are required to understand the provider's ESOS obligations and what exercising them means for you. Referral is the obligation; adjudicating your pay claim is not.

Does finishing a qualification change my pay?

Under MA000009, MA000119 and MA000058, yes. If the qualification is relevant to the classification you are employed in and you use those competencies at work, your minimum classification is Level 4. The fast food award MA000003 has no equivalent provision, so in a food court or takeaway counter the floor does not apply. Pay rates themselves come from the Fair Work Ombudsman's Pay and Conditions Tool.

Can a Certificate III reach a tradesperson grade?

Under MA000009, yes. Level 4 is that award's reference point and is attached to cook (tradesperson) grade 3, and the cook stream reaches grade 3 by apprenticeship, trade test or the appropriate level of training. So the certificate, used at work, is a route to a tradesperson grade without serving an apprenticeship. Do not assume the same grade names under MA000119 or MA000058 — check the award covering your workplace.

I have the experience but never did the course. Is there another route?

Under MA000009 clause 2, yes: assessment by a qualified skills assessor as having at least equivalent skills. There is a third limb for people who were already doing the classification's work for at least 3 months as at 30 June 2010, but that date is closed and cannot be newly satisfied.

Is the three-month rule a rolling test?

No. It is anchored to 30 June 2010. Three months in the job starting recently does not engage it, which is why the skills assessor route is the one to ask about.

Where do I complain if my USI or personal information is misused?

A contravention of the protection and disclosure provisions is treated as an interference with your privacy under the Privacy Act 1988, and runs through the Office of the Australian Information Commissioner rather than the training regulator. For our own process, see policies (/policies/) or contact us (/contact/).