

Setting Up a Bank Account in Australia: A Guide for International Students - Complete Hospitality Training

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Details:

An Australian bank account is the usual and most practical way to receive pay, especially when an employer pays electronically. It is not a legal precondition to being paid: cash wages can be lawful when the employer still meets the pay-slip, tax, superannuation and record-keeping obligations.

The good news: most major banks let you open the account before you arrive , and complete identity verification once you land.

A note on what this page is. Banking itself sits outside the regulatory material we hold, so the banking sections below are general practical guidance and should be confirmed with the bank. The sections on your provider's obligations, your pay and your training record are grounded in the National Code, the modern awards and the Student Identifiers Act 2014 , and are cited as such at the end.

Open it before you fly

Australia's major banks offer online account opening for people migrating or studying here, typically up to 12 months before arrival. You apply online, the account is created, and you visit a branch with your passport within a set period after arrival to verify your identity and activate full access.

Doing it this way means money can be transferred in before you arrive, and you are not trying to solve banking, accommodation and enrolment in the same week.

If you did not do it in advance, opening an account after arrival is still straightforward. You simply do the identity check at the same time.

What you need

| | | | --- | --- | | Passport | The primary identity document. Bring the original | | Visa details | Your grant notice or VEVO record | | Australian address | Where statements and cards are sent | | Tax File Number | Not required to open the account, but without it interest is taxed at the top rate | | Proof of enrolment | Sometimes requested. Your Confirmation of Enrolment |

Australian identity checking uses a points system, and a foreign passport carries substantial weight, which is why the process is usually simple for new arrivals.

On the TFN: you can open the account first and supply it later. Do supply it. See how to apply for a Tax File Number . It is free from the ATO.

Choosing an account

For a hospitality worker the practical considerations are:

Monthly account fees , and whether they are waived. Many banks waive them for students, and for anyone depositing a regular wage

ATM access near where you live and work

International transfer fees , if you will send or receive money from home

A decent app , since you will check pay and tips constantly

Branch access , which matters more than expected for identity checks and disputes

Compare fees rather than sign-up offers. A waived monthly fee is worth more over a year than a one-off bonus.

The order to do things in

Five numbers and documents matter in your first fortnight, and they are not interchangeable.

| Order | What | Where from | Cost | What breaks without it | | --- | --- | --- | --- | --- | | 1 | Bank account | A bank, ideally before you fly | Often fee-free for students | Electronic pay may be delayed without account details; lawful cash payment remains possible | | 2 | Tax File Number | The ATO, directly | Free | Tax withheld at the top marginal rate after 28 days | | 3 | Superannuation fund | Chosen, or your stapled fund | Free | Contributions taxed more heavily without your TFN | | 4 | Unique Student Identifier | The Student Identifiers Registrar | Free | Generally required before issue, unless an applicable exemption applies | | 5 | Your visa work conditions, read | Your own grant letter | Free | A visa breach, which falls on you, not your employer |

On superannuation: it is money your employer pays on top of your wages into a compliant fund, not a deduction from them, and it is payable regardless of visa status. The minimum contribution is a percentage of your ordinary time earnings, that percentage is set by legislation and steps up on 1 July , and no figure is printed on this page for that reason. Confirm the rate and the current eligibility rules with the ATO rather than relying on any article, including an older one. See superannuation, tax and payslips .

Two of those five are worth expanding, because they are the ones where students lose money or lose a qualification.

The USI is not optional and it is not the same as your TFN

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.

Your USI is a government-related identifier with its own protections. It must never be printed on your certificate, identity documents collected to create it must not be retained unless another law requires it, and misuse is treated as an interference with your privacy under the Privacy Act 1988 . The full detail is on the tax file number page .

Your account is where an underpayment becomes provable

This is the real reason to get banked properly rather than take cash. Hospitality is one of the sectors where underpayment is most common, and the causes are well known: the wrong award applied in the first place , a trainee wage level misapplied, a rate not progressed when it fell due, the wrong rate applied for the training delivery mode, an age-based rate mistake, and failure to apply the Level 4 minimum classification to someone who holds a relevant Certificate III and uses it at work.

Every one of those is easier to prove when there is a bank record matching a payslip matching your own note of the hours. See superannuation, tax and payslips for what to check on each payslip, and working hours, rosters and public holidays for how award coverage and classification work.

On coverage: it follows the premises, not your job title , and there are four awards in play. MA000009 covers hotels, pubs, motels, resorts, casinos and caterers. MA000058 covers not-for-profit registered clubs, because the hospitality award expressly excludes them. MA000119 covers standalone

restaurants, cafes, night clubs, reception centres and roadhouses. MA000003 covers food sold primarily to be eaten away from the counter, and food courts. Check which one is named on your payslip against where you actually work.

The qualification floor, and the one award where it does not exist

Under MA000009, MA000119 and MA000058, a relevant AQF Certificate III or higher that you actually use at work sets a minimum classification of Level 4. The fast food award, MA000003, has no equivalent provision. 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, the dispute route is MA000009 clause 40 , MA000119 clause 34 , or for MA000058 referral to the Fair Work Commission.

Under MA000009 there is more. Level 4 is that award's reference point — the standard weekly and hourly rate from which its apprentice percentages are calculated — 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, used at work, is a route to a tradesperson grade without serving an apprenticeship .

"The appropriate level of training" is defined in MA000009 clause 2 : an appropriate training program meeting the requirements of a qualification or units of competency from a training package; or assessment by a qualified skills assessor as having at least equivalent skills; or , as at 30 June 2010 , having been doing that classification's work for at least 3 months. That last limb is anchored to a closed date and is not a rolling three-month rule, so if you started recently it does not help you. The skills assessor route is the live one.

MA000119 and MA000058 have their own classification structures and definitions clauses. Do not carry the grade names or the clause 2 limbs across without checking the award itself.

What to do with the account details

Once open, you will need your BSB and account number for:

Your employer , so you can be paid

Your superannuation arrangements

Your tax return , so refunds are paid to you

Give bank details only to an actual employer after you are hired. Nobody legitimate asks for banking details as part of a job application.

Three warnings

Do not pay anyone to open an account for you. It is free and you can do it yourself. The same is true of a TFN and a USI. All three are free, and any service charging you for them is charging for something you can do in an afternoon.

Beware of employment scams asking for bank details, a fee for a job, or use of your account to receive and forward money. The last one is money laundering, and being new to the country is not a defence.

Beware of training scams too. The same pattern shows up in course offers, particularly for short certificates. Before paying anyone for training, check the provider is genuinely registered. See beware of RSA training course scams for what these look like in practice.

Before money leaves your account for a provider: the written agreement

The largest transfer most international students make is not rent. It is tuition. And there is a document that is supposed to govern it, entered into concurrently with or prior to the provider accepting your payment — not afterwards.

Under the ESOS framework and the National Code 2018, a registered provider must enter into a written agreement with an overseas student, and the content is prescribed. Read yours before you transfer anything, and check that it states all of this:

| The agreement must set out | Why it matters to your bank balance | | --- | --- | | All tuition fees , and the periods of study they relate to | So you can tell what a payment is buying | | The payment options available | Paying by instalment is often possible where it is not advertised | | Whether more than 50% of tuition may be taken before the course commences | This is the single most important line in the document. It decides how much of your money is with the provider before you have received anything | | All non-tuition fees , including reassessment, deferral, late payment and any others | Unlisted fees are the ones that appear later | | The refund terms : what is repayable, what is not, the process for claiming, and who may receive a refund | "Who may receive a refund" matters if a parent or sponsor sent the money | | A plain-English explanation of what happens if the course is not delivered , including the Tuition Protection Service | The TPS is the safety net if a provider cannot deliver. It should be named in the document, not left for you to discover | | A statement that the agreement does not remove your rights under the Australian Consumer Law | Your consumer-law rights sit underneath the agreement and cannot be signed away |

The agreement must be in plain English , and links may only supplement it — a document that points you at a web page for the refund terms rather than stating them is not doing what the National Code requires. The provider must retain the agreement, and the receipts for all payments , for two years after you cease to be an accepted student . So must you: keep your copy and every transfer confirmation together for at least that long, because the agreement plus the bank record is the whole evidentiary picture if a refund is ever in dispute.

Three practical checks before you pay. Do you have the signed agreement in hand already , rather than being promised it once payment clears? Does it say what proportion of tuition is payable before commencement? And does the list of non-tuition fees match every charge you have been quoted verbally? If any of those is no, that is the conversation to have before the transfer, not after.

What we have to do for you here

You are not expected to work all of this out alone. The National Code of Practice for Providers of Education and Training to Overseas Students 2018 places specific duties on a registered provider:

| Standard | The provider must | | --- | --- | | 6.1.9 | Give you information on, or access to, services for information on your employment rights and conditions and how to resolve workplace issues , such as through the Fair Work Ombudsman | | 6.2 | Give relevant information or appropriate referrals at no additional cost if you request assistance on employment rights and related services | | 6.5 | Designate a named staff member, or members, as the official point of contact for overseas students | | 6.7 | Ensure staff who deal directly with you understand the provider's ESOS obligations and the implications for you of the provider exercising them | | 8.5 | Tell you before the course starts what satisfactory course progress and, where applicable, attendance require in each study period |

Standard 6.2 is the one to use. If you are unsure whether you are being paid correctly, asking student support is something the provider is required to help with at no extra cost.

Standard 6.5 is the one to use first, though. It requires the provider to designate a named contact officer for overseas students — a person, not a general enquiries address. Ask who that is on day one and write the name down. Every other obligation on this page is easier to exercise once you know which individual is accountable for answering, and "I asked the office and nobody got back to me" is a much weaker position than "I asked the designated contact officer".

See the student toolkit , the policies page or contact us directly. The wider arrival sequence is set out on the visa checklist .

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)

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

Can I open an account before arriving?

Most major banks allow it, commonly up to 12 months ahead, with identity verification at a branch after you land.

What do I need to bring to verify my identity?

Your original passport, and generally your visa grant notice or VEVO record. Australian identity checking uses a points system and a foreign passport carries substantial weight.

Do I need a TFN first?

No. You can open the account and supply the TFN later, but supply it, or interest is taxed at the top rate.

Is there a fee for the account?

Many banks waive monthly fees for students or where a regular wage is deposited. Compare fee structures rather than sign-up offers, and confirm with the bank directly.

What is the superannuation rate?

This page does not state it. The minimum employer contribution is a percentage of your ordinary time earnings, the percentage is set by legislation and steps up on 1 July, and the eligibility rules change too. Confirm both with the ATO for the pay period you are looking at.

Can I be paid in cash instead?

Cash is not illegal provided tax is withheld, super is paid and you get a payslip. Without those three you have no super, no tax record, no proof of income for a lease or a loan, and no way to prove what you were owed.

What if my employer asks for bank details before hiring me?

They should not. Provide them only after you have an actual job.

Someone offered to pay me to receive and forward money through my account.

That is money laundering. Refuse it. Being a recent arrival is not a defence.

What should I check before I transfer tuition to a provider?

That you already hold the signed written agreement, which must be entered into concurrently with or prior to the provider accepting payment. It must state all tuition fees and the study periods they cover, the payment options, whether more than 50% of tuition may be taken before the course commences, all non-tuition fees, the refund terms including who may receive a refund, a plain-English explanation of course non-delivery including the Tuition Protection Service, and a statement that your Australian Consumer Law rights are unaffected.

How long should I keep the agreement and my payment receipts?

The provider must retain the agreement and the receipts for all payments for two years after you cease to be an accepted student. Keep your own copies for at least as long — the agreement plus your bank records is the evidence if a refund is ever disputed.

What happens if the course is not delivered?

The written agreement must explain that in plain English, and must name the Tuition Protection Service. If your agreement does not mention the TPS, that is a gap to raise before paying.

Who at the college am I supposed to deal with?

A named person. Under National Code Standard 6.5 the provider must designate a staff member, or members, as the official point of contact for overseas students. Ask for the name and keep it. It makes every other obligation on this page easier to exercise.

Do I need a USI as well as a TFN?

Yes, and they are different. A TFN is for tax and superannuation. A USI identifies your training record. For nationally recognised training, a Unique Student Identifier (USI) is generally required before a qualification or Statement of Attainment can be issued, unless an applicable exemption applies. See the official USI exemption guidance (<https://www.usi.gov.au/students/create-your-usi/exemptions-usi>). A USI is free at [usi.gov.au](https://www.usi.gov.au) (<https://www.usi.gov.au/>). If you already have one, recover it rather than creating another.

I might already have a USI from a short course. Should I make a new one?

No. Recover the existing one. Duplicates split your training history and Part 3A of the Act carries a civil penalty for applying again when you already hold one.

Will my bank account details appear on my certificate or training record?

No. And nor should your USI appear on the certificate itself, which an RTO is prohibited from printing on a qualification or statement of attainment.

How do I check whether I am being paid the right amount?

Start with the award, which is decided by the premises rather than your job title, then your stream and classification level. Under MA000009, MA000119 and MA000058, if you hold a relevant Certificate III and use it at work, your minimum classification is Level 4. The fast food award MA000003 has no equivalent provision. Pay rates themselves come from the Fair Work Ombudsman's Pay and Conditions Tool.

Does my Certificate III count for anything in a food court?

Not as a classification floor. MA000003 has no equivalent to the Level 4 provision, which is the single clearest financial difference between working in a food-court outlet and working in a cafe with tables under MA000119.

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. Do not assume the same grade names under MA000119 or MA000058.

I have the experience but no certificate. Is there another route?

Under MA000009 clause 2, assessment by a qualified skills assessor as having at least equivalent skills. A third limb covers people already doing the work for 3 months as at 30 June 2010, but that date is closed and cannot be newly satisfied, so it is not a rolling three-month rule.

Can you help me with a pay problem?

Under National Code Standard 6.2 a provider must give relevant information or appropriate referrals at no additional cost if you request assistance about employment rights. We can explain award coverage and classification and point you to the Fair Work Ombudsman. We cannot give legal, financial or migration advice.