



Before you start

Find out if you need to lodge a tax return, what's new this year and other important information.

Do you need to lodge a tax return? 2018



Work out if you need to lodge an income tax return for 2018.

Important information 2018



Provides important information and instructions to complete and lodge your tax return.

What's new this year? 2018



A list of new initiatives incorporated in this year's Individual tax return instructions.

Will you need the Individual tax return instructions supplement 2018?



Check the list of supplement questions to see whether you need it to complete your tax return.

Do you need to lodge a tax return? 2018

Work out if you need to lodge an income tax return for 2018.

Last updated 8 August 2018

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You can work through our [Do I need to lodge a tax return?](#) online tool, or review the following information.

If any of the following applies to you then you must lodge a tax return.

Reason 1

During 2017–18, you were an Australian resident and you:

- paid tax under the pay as you go (PAYG) withholding or instalment system, or
- had tax withheld from payments made to you (excluding mining payments).

Reason 2

You were eligible for the seniors and pensioners tax offset, and your rebate income (not including your spouse's) was more than:

- **\$32,279** if you were single, widowed or separated at any time during the year
- **\$31,279** if you had a spouse but one of you lived in a nursing home or you had to live apart due to illness (see the definition of **Had to live apart due to illness** in T1 Seniors and pensioners (includes self-funded retirees) 2018), or
- **\$28,974** if you lived with your spouse for the full year.

To work out your rebate income, see **Rebate income 2018**.

Reason 3

You were not eligible for the seniors and pensioners tax offset but you received a payment listed at **question 5** and other taxable payments which when added together made your taxable income (from taxable income or loss on your tax return) more than **\$20,542**.

Reason 4

You were not eligible for the seniors and pensioners tax offset and you did not receive a payment listed at **question 5** or **question 6**, but your taxable income was more than:

- **\$18,200** if you were an Australian resident for tax purposes for the full year (see the meaning of Australian resident for tax purposes in **Special circumstances and glossary**)
- **\$416** if you were under 18 years old at 30 June 2018 and your income was not salary or wages
- **\$1** if you were a foreign resident and you had income taxable in Australia which did not have a final non-resident withholding tax withheld from it, or
- your part-year tax-free threshold amount if you became or stopped being an Australian resident for tax purposes; see **question A2** or phone **13 28 61**.

Other reasons

You must lodge a tax return if any of the following applied to you.

- You had a reportable fringe benefits amount on your
 - *PAYG payment summary – individual non-business, or*
 - *PAYG payment summary – foreign employment.*
- You had reportable employer superannuation contributions on your
 - *PAYG payment summary – individual non-business*
 - *PAYG payment summary – foreign employment, or*
 - *PAYG payment summary – business and personal services income.*
- You were entitled to the private health insurance rebate but you did not claim your correct entitlement as a premium reduction, and your spouse (if you had one) is not claiming the rebate for you in their income tax return.
- You carried on a business.
- You made a loss (including a capital loss or a non-capital loss on redemption or disposal of a traditional security) or you can claim such a loss you made in a previous year.
- You were 60 years old or older and you received an Australian superannuation lump sum that included an untaxed element or it is a superannuation lump sum death benefit paid to you as a non-dependant.
- You were under 60 years old and you received an Australian superannuation lump sum that included a taxed element or an untaxed element or it is a superannuation lump sum death benefit paid to you as a non-dependant.
- You were entitled to a distribution from a trust or you had an interest in a partnership and the trust or partnership carried on a business of primary production.
- You were an Australian resident for tax purposes and you had **exempt foreign employment income** and \$1 or more of other income.

- You are a special professional covered by the income averaging provisions. These provisions apply to authors of literary, dramatic, musical or artistic works, inventors, performing artists, production associates and active sportspeople.
- You received income from dividends or distributions exceeding \$18,200 (or \$416 if you were under 18 years old on 30 June 2018) and you had
 - franking credits attached, or
 - amounts withheld because you did not quote your tax file number or Australian business number to the investment body.
- You derived Australian sourced taxable income (excluding any superannuation remainder or employment termination remainder) of \$37,001 or more while you were on a working holiday visa (417 or 462 visa).
- You made personal contributions (not including amounts which you are claiming as a deduction) to a complying superannuation fund or retirement savings account and will be eligible to receive a super co-contribution for these contributions.
- Your concessional contributions to your super exceeded the concessional contributions cap.
- Your non-concessional contributions exceeded your non-concessional contributions cap.
- You were a liable parent or a recipient parent under a child support assessment **unless**
 - you received one or more Australian Government allowances, pensions or payments for the whole of the period 1 July 2017 to 30 June 2018, and
 - the total of all the following payments was less than \$24,535
 - taxable income
 - exempt Australian Government allowances, pensions and payments
 - target foreign income
 - reportable fringe benefits total

- net financial investment loss
- net rental property loss, and
- reportable superannuation contributions.

Deceased estate

If you are looking after the estate of someone who died during 2017–18, consider all the above reasons on their behalf. If a tax return is not required, complete the **Non-lodgment advice 2018** form and send it to us.

If a tax return is required, see **Completing individual information on your tax return 2018** for more information.

Foreign residents with an accumulated Higher Education Loan Programme (HELP) debt or an accumulated Trade Support Loan (TSL) debt

If you were a foreign resident during 2017–18 and you had an accumulated HELP or TSL debt on 1 June 2017, then you must lodge a tax return if the total of:

- your repayment income, and
- any foreign-sourced income.

was more than \$13,968 for 2017–18.

If this applies to you, then you must lodge your tax return **electronically**. This is even if one of the other reasons above applies to you.

Franking credits

If you received franking credits and you don't need to lodge a tax return for 2017–18, you may be eligible to claim a refund of franking credits by using *Refund of franking credits instructions and application*

for *individuals* 2018 (NAT 4105) and lodging your claim online, by mail, or phone on **13 28 65**.

Non-lodgment advice

If you have read all the above information and know that you do not have to lodge a tax return, you should complete the **Non-lodgment advice 2018** and send it to us, unless one of the following applies to you.

- You have already sent us a tax return, non-lodgment advice, form or letter telling us that you do not need to lodge a tax return for all future years.
- You are lodging an application for a refund of franking credits for 2018.
- Your only income was from an allowance or payment listed at **question 5** or you received a pension, payment or an allowance listed at **question 6**, and
 - your rebate income was less than or equal to the relevant amount in [reason 2](#) (if you are eligible for the seniors and pensioners tax offset), or
 - your taxable income was less than or equal to the relevant amount in [reason 3](#) (the agencies that paid you have provided information for us to determine that you do not need to lodge a tax return).
- You are a working holiday maker on a 417 or 462 visa and have derived Australian sourced income of less than \$37,001.

A *Non-lodgment advice* for 2018 can be submitted using our online services. For more information about online services go to **online services**.

Alternatively, complete the **Non-lodgment advice 2018** and send it to us.

Important information 2018

Provides important information and instructions to complete and lodge your tax return.

Last updated 13 February 2019

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Who can complete your tax return?

You can get someone else to complete your tax return for you:

- A **family member** or **friend** can help you but they cannot charge you a fee.
- **Tax Help** is a free service provided by community volunteers trained to help people on low incomes prepare their tax returns. Tax Help volunteers do not charge a fee for their assistance. Tax Help operates out of approved community-based centres. To make an appointment, go to [Tax Help program](#).
- Only a **registered tax agent** can charge you a fee for preparing your tax return. To check whether an agent is registered, go to [Finding and using a tax practitioner](#) .

Whoever helps you:

- you, no one else, must sign your tax return
- you, no one else, are legally responsible for the accuracy of the information.

Lodge your tax return by 31 October 2018

You have until 31 October 2018 to lodge your tax return, unless we have allowed you to lodge it later, or you have a later due date because a registered tax agent prepares your tax return.

If you cannot lodge your tax return by 31 October 2018 contact us as soon as possible, before 31 October 2018, to find out whether you can lodge at a later date.

Failure to lodge on time penalty

We may apply a penalty for failure to lodge on time if your tax return is not lodged by the due date.

Generally, we apply one penalty unit for every 28 days (or part thereof) that your tax return is overdue, to a maximum of five penalty units. For more information regarding penalty units refer to **Payment, interest and penalties**.

We may apply the penalty even where there is no tax payable. However, our policy is not to apply a penalty where:

- you lodge your tax return voluntarily, and
- no tax is payable.

Where to send your tax return

Within Australia

To lodge **online** using *myTax*, go to ato.gov.au/lodgeonline. Most *myTax* refunds are issued within two weeks.

To lodge a **paper** tax return, either:

- mail it in the pre-addressed envelope that came with it, or
- mail it in your own envelope and address it to

Australian Taxation Office
GPO Box 9845
[insert the name and postcode of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Most refunds for paper tax returns are processed within 10 weeks.

From overseas

To lodge **online** using *myTax*, go to ato.gov.au/lodgeonline. Most *myTax* refunds are issued within two weeks.

To lodge a **paper** tax return, either:

- mail it in the pre-addressed envelope that came with it, but first
 - cross out the barcode above the address
 - cross out **IN YOUR CAPITAL CITY**
 - write **SYDNEY NSW 2001, AUSTRALIA**
- mail it in your own envelope and address it to
Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001
AUSTRALIA

Most refunds for paper tax returns are processed within 10 weeks.

When can you expect your notice of assessment?

Our standard processing time for processing your tax return is:

- two weeks if you lodge online
- 10 weeks if you lodge on paper.

Your notice of assessment will be:

- sent to your myGov inbox, if you have a myGov account, regardless of whether you lodge online or on paper
- mailed to you, if you do not have a myGov account.

To check the progress of your tax return:

- go to ato.gov.au/progressofreturn
- phone **13 28 61** and
 - choose option **2** then option **1**, or

- ask one of our customer service representatives to do a search for you.

Your right to make a complaint

If you are not satisfied with our decisions, services or actions, you have the right to make a complaint. We recommend that you first try to resolve the issue with the tax officer you have been dealing with or the phone number you've been given.

- If you are not satisfied, talk to the tax officer's manager.
- If you are still not satisfied, consider making a complaint.

How to make a complaint

To make a complaint:

- lodge an online complaint at ato.gov.au/complaints
- phone our complaints line on **1800 199 010**
- send a fax to **1800 060 063**
- write to
Australian Taxation Office
PO Box 1271
ALBURY NSW 2640

If you have previously made a complaint and you are not satisfied with the way it is being handled, or with the outcome, you may request for your complaint to be escalated to a more senior officer. To escalate your complaint contact ATO Complaints on one of the methods listed above.

The Inspector-General of Taxation

We will investigate your complaint. However, if you're not satisfied, you may contact the Inspector-General of Taxation at any time to raise your concerns. To contact the Inspector-General of Taxation:

- go to igt.gov.au 
- phone **1300 448 829**

- write to
Inspector-General of Taxation
GPO Box 551
SYDNEY NSW 2001

QC 54198

What's new this year 2018?

A list of new initiatives incorporated in this year's Individual tax return instructions.

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Capital gains tax changes for foreign investors

In the 2017 budget, the government announced that the foreign resident capital gains tax (CGT) regime will be extended to deny

foreign and temporary tax residents access to the CGT main residence exemption.

Subsequent to the 2017 budget announcement, the proposed change was modified so that temporary tax residents who are Australian residents will not be affected by the change.

For properties held by foreign residents prior to 9 May 2017, the main residence exemption can be accessed until 30 June 2019.

This change will apply from the date of announcement. At the time of publishing, this change had not yet become law.

Cost of managing tax affairs

We have changed the way you show amounts at item **D10 Cost of managing tax affairs**. The cost of managing your tax affairs is now separated into the following three categories:

- interest charged by the ATO
- litigation costs
- other expenses incurred in managing your tax affairs.

Claim the relevant costs for each of these categories at item **D10**.

Personal superannuation contributions

Most individuals under 75 years old can now claim a deduction for personal superannuation contributions, regardless of their employment arrangement. Previously, only those who were self-employed or earned less than 10% of their total income as an employee were eligible to claim this deduction. You must:

- meet other eligibility rules
- be aware of the effects of claiming this deduction.
- You claim this deduction at item **D12**.

For more information, see [Claiming deductions for personal superannuation contributions](#).

Superannuation contributions on behalf of your spouse - new income threshold for tax offset

The spouse income threshold has been increased from \$10,800 to \$37,000. If your spouse's income is \$37,000 or less, you can claim up to the maximum \$540 tax offset for superannuation contributions you make on behalf of your spouse. The \$540 tax offset gradually reduces to nil as your spouse's income increases from \$37,000 to \$40,000.

You cannot claim this offset if your spouse:

- exceeded their non-concessional contributions cap, or
- had a total superannuation balance of \$1.6 million or more on 30 June 2017.

You claim this offset at item **T3**.

For more information, see [Tax offset for super contributions on behalf of your spouse](#).

Defined benefit income streams

From 1 July 2017, the defined benefit income cap will limit the amount of tax-free income you can receive from a 'capped defined benefit income stream' (pension or annuity). The defined benefit income cap will generally be \$100,000. Check with your super fund to determine if your income stream is a capped defined benefit income stream.

You may have additional tax liabilities if your capped defined benefit income exceeds the defined benefit income cap, and you are:

- 60 years old or older, or
- a death benefit dependant and the deceased was at 60 years old or older.
- Show income from a defined benefit income stream at item **7**.

For more information on capped defined benefit income streams, see:

- [Changes to taxation of defined benefit income streams](#)
- [New transfer balance cap for retirement phase accounts](#)

Residential rental properties - travel expenses

From 1 July 2017, you are not entitled to a deduction for travel expenses relating to your residential rental property, unless an exception applies. These expenses are also not recognised in the cost base of the property for CGT purposes.

For more information, see item 21 Rent and Rental properties 2018.

Residential rental properties - limit on deductions for second-hand depreciating assets

From 1 July 2017, you are generally not entitled to a deduction for decline in value of certain second-hand depreciating assets in your residential rental property which you:

- contracted to acquire, or otherwise acquired, at or after 7.30pm on 9 May 2017, or
- used, or had installed ready for use, for any private purpose in 2016–17 or earlier, and for which you were not entitled to a deduction for decline in value in 2016–17.

You may be entitled to a deduction for decline in value of these assets if an exception applies. For more information, see item 21 and Rental properties 2018.

Reportable fringe benefits amounts

The government has made changes to the treatment of fringe benefits under the income tests for net medical expenses tax offset, dependant (invalid and invalid carer) tax offset, zone and overseas forces tax offset, low income superannuation tax offset and rebate income to calculate seniors and pensioners tax offset. The amount at **W** item **IT1** will no longer be adjusted down when we calculate these tax offsets. The same changes apply to the amount at label **S** in the **Spouse details** section of the tax return.

Temporary budget repair levy

The temporary budget repair levy no longer applies.

QC 54200

Will you need the Individual tax return instructions supplement 2018?

Check the list of supplement questions to see whether you need it to complete your tax return.

Last updated 31 May 2018

You might need *Individual tax return instructions supplement 2018* which contains questions that are not included in *Individual tax return instructions 2018*. Check the list below of questions covered in *Individual tax return instructions supplement 2018* to see whether you need it to complete your tax return.

Income

Number	Question
13	Income from partnerships and trusts (see note)
14	Personal services income (PSI) (see note)
15	Net income or loss from business (see note)
16	Deferred non-commercial business losses (see note)
17	Net farm management deposits or repayments
18	Capital gains (from all sources including shares, real estate and other property)
19	Foreign entities

20	Foreign source income and foreign assets or property, including foreign source pension or annuity
21	Rent
22	Bonuses from life insurance companies and friendly societies
23	Forestry managed investment scheme income
24	Other income – that is, income not listed elsewhere

Note: If you were a partner in a partnership that derived a loss, or you are required to complete income question **14**, **15** or **16**, you cannot lodge a paper return. You must lodge your tax return using *myTax* or a registered tax agent.

Deductions

Number	Question
D11	Deductible amount of undeducted purchase price of a foreign pension or annuity
D12	Personal superannuation contributions
D13	Deduction for project pool
D14	Forestry managed investment scheme deduction
D15	Other deductions – that is, deductions not claimable at items D1 to D14 or elsewhere on your tax return

Tax offsets

Number	Question
T3	Superannuation contributions on behalf of your spouse
T4	Zone or overseas forces

T5	Total net medical expenses
T6	Invalid and Invalid Carer tax offset
T7	Landcare and water facility
T8	Early stage venture capital limited partnership
T9	Early stage investor
T10	Other non-refundable tax offsets
T11	Other refundable tax offsets

Adjustment

Number	Question
A5	Amount on which family trust distribution tax has been paid

Credit for interest on tax paid

Number	Question
C1	Credit for interest on early tax payments

How to get Individual tax return instructions supplement 2018

Individual tax return instructions supplement 2018 is only available online at [Supplementary tax return](#).

You can still get a copy of the *Tax return for individuals (supplementary section) 2018* return form from our [Publications Distribution Service](#).

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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