



Australian Government

Australian Taxation Office

How to claim a foreign tax credit 2007

To help you complete your tax return
for 1 July 2006 – 30 June 2007

Covers Australian residents who received income
from overseas and who have paid foreign tax on it



For more information visit
www.ato.gov.au

OUR COMMITMENT TO YOU

We are committed to providing you with advice and information you can rely on.

We make every effort to ensure that our advice and information is correct. If you follow advice in this publication and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we must still apply the law correctly. If that means you owe us money, we must ask you to pay it. However, we will not charge you a penalty or interest if you acted reasonably and in good faith.

If you make an honest mistake when you try to follow our advice and you owe us money as a result, we will not charge you a penalty. However, we will ask you to pay the money, and we may also charge you interest.

If correcting the mistake means we owe you money, we will pay it to you. We will also pay you any interest you are entitled to.

If you feel this publication does not fully cover your circumstances, please seek help from the Tax Office or a professional adviser.

The information in this publication is current at May 2007. We regularly revise our publications to take account of any changes to the law, so make sure that you have the latest information. If you are unsure, you can check for a more recent version on our website at www.ato.gov.au or contact us.

HOW SELF-ASSESSMENT AFFECTS YOU

Self-assessment means the Tax Office uses the information you give on your tax return and any related schedules and forms to work out your refund or tax liability. We do not take any responsibility for checking the accuracy of the details you provide, although our system automatically checks the arithmetic.

Although we do not check the accuracy of your tax return at the time of processing, at a later date we may examine the details more thoroughly by reviewing specific parts, or by conducting an audit of your tax affairs. We also have a number of audit programs that are designed to continually check for missing, inaccurate or incomplete information.

What are your responsibilities?

It is your responsibility to lodge a tax return that is signed, complete and correct. Even if someone else – including a tax agent – helps you to prepare your tax return and any related schedules, you are still legally responsible for the accuracy of your information.

What if you lodge an incorrect tax return?

If you become aware that your tax return is incorrect, you must contact us straight away.

Initiatives to complement self-assessment

There are a number of systems and entitlements that complement self-assessment, including:

- the private ruling system (see below)
- the amendment system (if you find you have left something out of your tax return)
- your entitlement to interest on early payment or over-payment of a tax debt.

Do you need to ask for a private ruling?

If you are uncertain about how a tax law applies to your personal tax affairs, you can ask for a private ruling. To do this, complete a *Private ruling application form (non-tax professionals)* (NAT 13742), or contact us.

Lodge your tax return by the due date, even if you are waiting for the response to your application. You may need to request an amendment to your tax return once you have received the private ruling.

We publish all private rulings on our website. (Before we publish we edit the text to remove information that would identify you.)

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ABOUT THIS GUIDE

If you paid foreign tax on income you received from outside Australia, you may be entitled to a foreign tax credit.

This guide shows you how to work out your foreign tax credit if you:

- paid foreign tax on income you received from outside Australia, and
- intend to use *TaxPack 2007* to fill in your tax return.

Who should use this guide?

Use this guide if you are an Australian resident individual taxpayer and you paid tax on income you received from outside Australia.

Publications and services

To find out how to get a publication referred to in this guide and for information about our other services, see the inside back cover.

INTRODUCTION

Who can claim a foreign tax credit?

If you received foreign income that is taxable in Australia and you paid (or are taken to have paid) foreign tax for which you were personally liable in respect of that income, you may be entitled to a foreign tax credit.

You may also be entitled to a foreign tax credit if you received income, or a profit or gain, derived from a source in an area covered by an international tax sharing treaty (for example, the Joint Petroleum Development Area) to the extent that the income or profit or gain is taxed in Australia.

You claim foreign tax credits at item **19 Foreign source income and foreign assets or property** on the *Tax return for individuals (supplementary section) 2007*.

We regularly receive information from foreign tax authorities, under our tax treaties, regarding foreign source income paid to (and the tax withheld from) Australian resident taxpayers. We are making increasing use of information-matching technology to verify the correctness of tax returns. Ensure that all information is fully and correctly declared in the relevant tax return.

What can you claim for?

You can claim a foreign tax credit for:

- a foreign tax that is similar to Australian income tax or capital gains tax (CGT)
- foreign withholding taxes similar to Australian withholding taxes on interest, dividends or royalties
- foreign taxes listed in Australia's double taxation agreements.

NOTE

You cannot claim a foreign tax credit for penalties, fines or interest.

If you received a foreign pension or annuity that is solely taxable in Australia under a tax treaty and tax has been deducted from the payment by the country that paid it, you need to claim a refund of that tax rather than a foreign tax credit. Claiming a refund generally involves filling in a special claim form, which is available from the tax authority of the country that paid the pension or annuity.

The tax treaties can be found as Schedules to the *International Tax Agreements Act 1953*. This Act is available on our legal database on our website.

If you are not sure whether you can apply for a foreign tax credit, print SCHEDULE OF ADDITIONAL INFORMATION – ITEM 19 on the top of a separate piece of paper and explain your situation. Include:

- your name, address and tax file number (TFN)
- the precise name of the tax and the country in which it was levied
- the name of the law under which the tax was imposed
- whether the tax was levied by a national, state or local authority and the name of the authority, and
- a description of the tax and why you had to pay it.

Print **X** in the **YES** box at question 2a in *Taxpayer's declaration* on page 8 of your tax return.

Sign and attach your schedule to page 3 of your tax return.

Foreign tax credit for a dividend paid from attributed income

If you received a dividend or other type of distribution that has been wholly or partly paid out of income that was previously attributed to you under the controlled foreign company or foreign investment fund measures, you may also be entitled to a foreign tax credit even though that income may not be taxable. For information on how to calculate the foreign tax credit for distributions received from a controlled foreign company, see the *Foreign income return form guide* (NAT 1840), available on our website. For distributions received from a foreign investment fund, see the *Foreign investment fund guide* (NAT 2130), also available on our website.

Credit for foreign taxes paid after your assessment

You are only allowed a foreign tax credit for foreign tax which you have actually paid.

If you do not pay any foreign tax on your foreign income until after your original assessment, you will need to ask for a determination of your foreign tax credit entitlement if you wish to receive a credit.

Your assessment will then be amended to take account of the foreign tax that you paid after your original assessment.

What evidence do you need to prove you have paid foreign tax?

You will need written evidence of payment of foreign tax, such as:

- a notice of assessment from the foreign tax authority and a receipt for the tax paid
- a statement from the foreign tax authority setting out the particulars that would normally be recorded on a notice of assessment and a receipt for payment, or
- a certificate for deduction of withholding tax issued by the person who pays the interest, dividend or any other income that is subject to foreign tax.

Keep the evidence with your other records. You may need to produce it later.

HOW TO WORK OUT YOUR FOREIGN TAX CREDIT

NOTE

You will not be able to work out your foreign tax credit using this guide if you have shown exempt foreign employment income at **N** item **19** on your tax return (supplementary section) and you have assessable foreign income. We will work it out for you.

If this is the case, print SCHEDULE OF ADDITIONAL INFORMATION – ITEM 19 on the top of a separate piece of paper and explain your situation. Include:

- your name, address and TFN
- each type and amount of foreign income received, and
- any foreign tax paid on each type of foreign income.

Print **X** in the **YES** box at question 2a in *Taxpayer's declaration* on page 8 of your tax return.

Sign and attach your schedule to page 3 of your tax return.

If you do not have exempt foreign employment income, work through the following steps to find out your foreign tax credit. A practical example is on page 7 of this guide.

STEP 1 Work out your taxable income.

You need to fill in the rest of your tax return before you can do this. Your taxable income is the amount at **\$** on page 3 of your tax return.

STEP 2 Work out the amount of gross tax, Medicare levy and, if applicable, Medicare levy surcharge (MLS) payable on your taxable income.

See the calculation pages in *TaxPack 2007*.

STEP 3 Work out the average rate of Australian tax payable on your taxable income.

Use the following formula:

$$\text{Average rate of tax} = \frac{\text{gross tax} + \text{Medicare levy} + \text{MLS} - \text{qualifying tax offsets}}{\text{taxable income}}$$

The qualifying tax offsets you can use to work out your average rate of Australian tax are:

- spouse, child-housekeeper or housekeeper
- overseas forces or zone
- medical expenses
- invalid relative
- parent or spouse's parent
- certain low income taxpayer.

A description of these offsets is in *TaxPack 2007* and *TaxPack 2007 supplement*. Step 3 of the example on page 7 shows you how to work out your average rate of Australian tax.

STEP 4 Work out whether you have assessable foreign income from more than one class.

Assessable foreign income is divided into different classes for the purpose of allowing a foreign tax credit. These classes are:

- passive foreign income
- lump sum payments from non-resident superannuation funds that are taxed under section 27CAA of the *Income Tax Assessment Act 1936* (ITAA 1936)
- other foreign income.

Most taxpayers will only have passive foreign income and other foreign income.

What is passive foreign income?

Passive foreign income includes:

- foreign dividends, interest, rental income and royalties
- assessable foreign annuities
- amounts for the assignment of a patent or copyright
- foreign capital gains and passive commodity gains
- income attributed from a controlled foreign company, foreign investment fund or a transferor trust.

What are foreign capital gains?

If you paid foreign tax in respect of a foreign capital gain, you need to work out how much of that foreign capital gain is reflected in your net capital gain. For an individual, your net capital gain is the amount shown at **A** item **17** on your tax return (supplementary section). The amount of foreign capital gain reflected in your net capital gain will depend on:

- the amount of the capital gain calculated for Australian tax purposes
- how you have applied any capital losses and net capital losses from earlier years, and
- whether any CGT concessions apply to the capital gain (for example, the CGT discount or small business concessions).

Capital losses and net capital losses can be applied against capital gains in the order that you choose. To maximise your foreign tax credit entitlement, you can offset losses first against domestic capital gains or foreign gains in respect of which you have not paid tax.

If you are claiming a foreign tax credit in respect of a foreign capital gain, include a note on your tax return that specifies the amount of the foreign capital gain included in your net capital gain.

EXAMPLE

You sold a property that you acquired in January 2000 in a foreign country. Under that country's tax laws, you made a capital gain of \$12,000 and you paid tax in respect of that gain. For Australian tax purposes, your capital gain calculated in accordance with Parts 3-1 and 3-3 of the *Income Tax Assessment Act 1997* (ITAA 1997) is \$10,000.

You also sold a property in Australia and made a capital loss of \$3,000 on that sale. You must apply this loss against your foreign capital gain of \$10,000. You then apply the CGT discount to the remaining capital gain of \$7,000, which gives you a net capital gain of \$3,500. Because your net capital gain relates entirely to a foreign capital gain in respect of which you have paid foreign tax, this is the amount (\$3,500) that is included in working out your passive foreign income.

What are lump sum payments from non-resident superannuation funds?

Certain lump sum payments made from non-resident superannuation funds are subject to special tax rules under section 27CAA of the ITAA 1936. These payments form their own class of foreign income.

What is other foreign income?

Other foreign income is foreign income that does not fit into either of the other classes of income. It includes income from commercial activities and salary or wages that are not exempt.

STEP 5 Work out your net income for each class of foreign income.

Net foreign income is the amount of your assessable foreign income of each class, less the following deductions:

- expenses directly related to that class of foreign income other than relevant debt deductions (see **What is a relevant debt deduction?** in the next column)
- any domestic loss carried forward from a previous income year that you have elected to use against your foreign income
- other deductions appropriately related to that class of foreign income other than relevant debt deductions.

What is a debt deduction?

Debt deductions are, broadly, deductible costs incurred in obtaining and maintaining debt finance. The term is defined in section 820-40 of the ITAA 1997. Examples of debt deductions are interest, amounts in the nature of interest and fees in respect of debt.

What is a relevant debt deduction?

A relevant debt deduction is a debt deduction to the extent that it is not attributable to any of the taxpayer's overseas permanent establishments.

The example on page 7 shows you how to work out your net income for each class of foreign income.

STEP 6 Work out the adjusted net foreign income (ANFI) for each class of foreign income.

This involves allocating any apportionable deductions that you are able to claim between each class of foreign income. Apportionable deductions are those deductions of a concessional nature which do not relate directly to income-producing activities – for example, gifts to deductible gift recipients (DGR).

If you don't have any apportionable deductions, your ANFI for each class will equal your net foreign income of that class.

If you do have apportionable deductions, there are three methods for working out the ANFI. If your net foreign income (of all classes) is less than or equal to the sum of taxable income and apportionable deductions, as is most often the case, the ANFI for each class of income equals:

$$\text{Net foreign income} \times \frac{\text{taxable income}}{\text{taxable income} + \text{apportionable deductions}}$$

The other methods of working out the ANFI are:

- If your net foreign income consists of one class of income and the amount exceeds the sum of your taxable income plus apportionable deductions, your ANFI will equal your taxable income.
- If your net foreign income consists of two or more classes of income and your combined net foreign income from all classes exceeds the sum of your taxable income plus apportionable deductions, your ANFI for each class will equal your taxable income divided proportionately into each class of income.

STEP 7 Work out the foreign tax credit limit for each class of foreign income.

The foreign tax credit that you are entitled to receive is limited to the lesser of:

- the foreign tax you have paid on that class of foreign income, and
- the Australian tax payable on that class of foreign income.

The Australian tax payable in relation to a class of foreign income equals:


$$\text{ANFI} \times \text{average rate of Australian tax}$$

The amount of credit you are able to claim in Australia may be further limited by tax treaties Australia has with the country in which you earned the income. If you received income from a country that has a tax treaty with Australia and that treaty limits the amount of tax that the foreign country can levy on your income, the amount of foreign tax credit you are allowed is limited to the amount payable under the treaty. If the foreign country has deducted more tax than is permitted under the treaty, you will need to seek a refund of the excess tax from the tax authority of that country. The tax treaties can be found as Schedules to the *International Tax Agreements Act 1953*. This Act is available on our legal database on our website.

Step 7 of the example on page 8 shows you how to work out your foreign tax credit limit.

For more information, phone us on **13 28 61**.

STEP 8 Enter your foreign tax credit amount on your tax return.

Add up the amount of foreign tax credit you are able to claim for each class – from step 7 – and insert the total at  item **19** on your tax return (supplementary section).

CARRYING EXCESS FOREIGN TAX CREDITS FORWARD

You will have an excess foreign tax credit for an income year if the amount of foreign tax you have paid in respect of a class of foreign income exceeds the Australian tax payable on that class of foreign income.

You may carry forward an excess foreign tax credit for the five years immediately following the income year when it arose. You may use the excess credit for a class of foreign income only if there is a credit shortfall for the same class of income in a later year. A credit shortfall occurs if the credit allowed for a class of income is less than the Australian tax payable on that class of income.

You cannot claim a foreign tax credit in an income year that you incur a loss for a class of foreign income because the Australian tax payable for that class of income is nil. You may, however, carry forward the foreign tax credit to a later income year to apply to the same class of income.

However, you are required to keep your own records of your excess foreign tax credits if you are carrying the credits forward to a later date.

AN EXAMPLE TO HELP YOU WORK OUT YOUR FOREIGN TAX CREDIT

Albert was an Australian resident for the whole income year and is not married. He previously lived in the United Kingdom and now receives dividend, interest and rental income from the United Kingdom. Albert worked for, and was paid by, an

American company in the United States for 80 days during the income year. He also worked for an Australian employer in the United Kingdom for a short period and worked in Australia for the remainder of the income year.

All foreign income, deductions and foreign tax paid must be expressed in Australian dollars. The following table shows you how to do this. Phone us on **13 28 61** to find out the exchange rates.

TABLE: Convert to Australian dollars

Type of foreign amount	Convert foreign amount to Australian dollars at:
Foreign employment income, pensions and annuities	the exchange rate that applied at the time you were paid or had the income applied or dealt with on your behalf or as you directed (such as into a bank account), even if no amount was remitted to Australia.
Foreign business income and other income such as dividends and interest	<ul style="list-style-type: none"> the exchange rate that applied at the earlier of when you received or derived the income for statutory income, the earlier of when you received the income or were first required to include it in your assessable income.
Foreign capital gains	the exchange rate that applied at the time of the transaction or event for each transaction or event involving an amount of foreign currency (or the market value of property expressed in a foreign currency). For example, if an amount included in the cost base of an asset is expressed in foreign currency, convert that amount into Australian currency on the date that the expenditure was incurred. Convert capital proceeds on the date of the CGT event.
Foreign tax paid	the exchange rate that applied at the time the foreign tax was paid.
Foreign deductions (other than capital allowances)	the exchange rate applicable at the earlier of when the amount was paid or when it became deductible.
Depreciating assets	the exchange rate that applied at the earlier of when you began to hold the asset or satisfied your obligations for it (that is, when you paid for it) – this converted cost is then used to calculate the capital allowance deductible.

From 1 July 2003, amounts in foreign currency must be converted into Australian currency for taxation purposes at the exchange rates prevailing at specific times as shown in the table in the previous column. However, regulations made in April 2005 may allow you to choose to use an average exchange rate when converting foreign currency amounts into Australian dollars. The regulations allow the use of average rates to have effect from 1 July 2003.

Note: you may choose to use an average exchange rate only where it gives a reasonable approximation of exchange rates that would otherwise be applicable using the rules in the above table.

For more information on the translation of foreign currency amounts to Australian dollars, see the fact sheets *Foreign exchange (forex): the general translation rule* (NAT 9339) and *Foreign exchange (forex): general information on average rates* (NAT 13434), available on our website.

Below are details of Albert's income, expenses and the foreign tax he paid. All Albert's foreign income amounts have been converted to Australian dollars.

Gross income	\$
Employment income from Australia	22,000
Employment income from United States	6,000
Employment income from United Kingdom	4,000
Rental income from property in United Kingdom	1,000
Dividend income from United Kingdom	600
Interest income from United Kingdom	400
Total gross income	34,000

Expenses	\$
Medical expenses	2,500
Expenses incurred in deriving employment income from Australia	2,000
Expenses incurred in deriving employment income from United States	450
Expenses incurred in deriving rental income from United Kingdom	250
Gift to a DGR	200
Interest (debt deductions) incurred in deriving dividend income	70
Expenses (debt deductions) incurred in deriving interest income	30
Total expenses	5,500

Foreign tax paid	\$
Employment income from United States	1,800
Dividend income from United Kingdom	60
Interest income from United Kingdom	40
Rental income from United Kingdom	300
Total foreign tax paid	2,200

EXAMPLE: Working out Albert's foreign tax credit

STEP 1 Work out Albert's taxable income.

	\$
Assessable income	34,000
less allowable deductions*	3,000
Taxable income	31,000

* Albert cannot claim a deduction for his medical expenses but he can claim a tax offset for them for amounts above \$1,500. He does this at step 2.

STEP 2 Work out Albert's tax and Medicare levy.

	\$
Tax payable on taxable income	4,650
Medicare levy payable on taxable income (\$31,000 × 1.5%)	465
Total tax and Medicare levy	5,115
less tax offset for medical expenses (\$2,500 – \$1,500) divided by 5	200
Total tax payable	4,915

Albert has reduced his tax payable by the medical expenses tax offset he is able to claim. As Albert is not married and his taxable income is less than \$50,000, he is not liable for the Medicare levy surcharge.

STEP 3 Work out the average rate of tax payable on Albert's taxable income.

Albert's average rate of Australian tax

$$\begin{aligned} &= \frac{4,915}{31,000} \times \frac{100}{1} \\ &= 15.85\% \end{aligned}$$

STEP 4 Work out whether Albert has more than one class of foreign income.

Albert has foreign rental income, foreign dividends and foreign interest, which all fall into the passive foreign income class. He also has foreign employment (from the United States and the United Kingdom), which fall into the other foreign income class. As Albert has income from both classes, he will have to do two separate calculations.

STEP 5 Work out Albert's net foreign income for each class.

Albert needs to work out the net foreign income for two classes of income – passive foreign income and other foreign income.

Albert's passive foreign income	\$
Gross foreign rental income less expenses (\$1,000 – \$250)	750
Gross foreign dividend income less expenses (other than relevant debt deductions)	600
Gross foreign interest income less expenses (other than relevant debt deductions)	400
Net passive foreign income	1,750

Albert's other foreign income	\$
Gross employment income from the United States less expenses (\$6,000 – \$450)	5,550
Gross employment income from the United Kingdom	4,000
Net other foreign income	9,550

STEP 6 Work out Albert's adjusted net foreign income (ANFI) for each class.

This involves allocating the apportionable deduction – a \$200 gift to a DGR – across both classes of foreign income.

ANFI for Albert's passive foreign income:

$$\begin{aligned} &= 1,750 \times \frac{31,000}{31,000 + 200} \\ &= 1,739 \end{aligned}$$

ANFI for Albert's other foreign income:

$$\begin{aligned} &= 9,550 \times \frac{31,000}{31,000 + 200} \\ &= 9,489 \end{aligned}$$

STEP 7 Work out the foreign tax credit limit for each class of foreign income.

Albert can claim a tax credit for the lesser of the foreign tax paid and the Australian tax payable on his foreign income from each class.

To work out the amount of Australian tax payable on each class of foreign income, Albert multiplies his ANFI – worked out at step 6 – by his average rate of Australian tax – worked out at step 3 – for each class of income.

$$\text{Passive foreign income} = \$1,739 \times 15.85\% = \$275.63$$

$$\text{Other foreign income} = \$9,489 \times 15.85\% = \$1,504.00$$

For each class of income, the credit is the lesser of the foreign tax paid and the Australian tax payable.

Tax payable on his passive foreign income

As Albert paid \$400 in foreign tax on this income and this is more than the amount of \$275.63 of Australian tax payable, he can claim a foreign tax credit of \$275.63. The extra \$124.37 of foreign tax that he paid can be carried forward and applied against the Australian tax payable on any passive foreign income he may earn in the next five years.

Tax payable on his other foreign income

As Albert paid \$1,800 in foreign tax on this income and this is more than the amount of \$1,504.00 of Australian tax payable, he can only claim a credit of \$1,504.00. The extra \$296.00 of foreign tax that he paid can be carried forward and applied against the Australian tax payable on any other foreign income he may earn in the next five years.

Albert must now add the amount of tax credit he can claim on his passive foreign income to the tax credit he can claim on his other foreign income.

	\$
Tax credit Albert can claim on his passive foreign income	275.63
Tax credit he can claim on his other foreign income	1,504.00
Total foreign tax credit he can claim	1,779.63

STEP 8 Enter the foreign tax credit amount on Albert's tax return.

Albert would write \$1,779.63 at **19** item **19** on his tax return (supplementary section).

MORE INFORMATION

INTERNET

- For general tax information and up-to-date and comprehensive information about deductions visit **www.ato.gov.au**

PUBLICATIONS

Publications referred to in this guide are:

- *Foreign exchange (forex): general information on average rates* (NAT 13434) (available only at **www.ato.gov.au**)
- *Foreign exchange (forex): the general translation rule* (NAT 9339) (available only at **www.ato.gov.au**)
- *Foreign income return form guide* (available only at **www.ato.gov.au**)
- *Foreign investment fund guide* (available only at **www.ato.gov.au**)
- *Private ruling application form (non-tax professionals)* (NAT 13742)
- *TaxPack 2007* (NAT 0976–6.2007)
- *TaxPack 2007 supplement* (NAT 2677–6.2007).

To get any publication referred to in this guide:

- visit our website at **www.ato.gov.au/publications** for publications, taxation rulings, practice statements and forms
- phone our Publications Distribution Service on **1300 720 092**, or
- visit one of our shopfronts.

INFOLINES

We can offer a more personalised service if you provide your tax file number (TFN).

- **Personal tax** **13 28 61**
Individual income tax and general personal tax enquiries, including capital gains tax
- **Business** **13 28 66**
General business tax enquiries including capital gains tax, GST rulings, Australian business number (ABN), pay as you go (PAYG) instalments, business deductions, activity statements (including lodgment and payment), accounts and business registration (including Australian business number and TFN), dividend and royalty withholding tax
- **Superannuation** **13 10 20**

- **Fax** **13 28 60**
Get information faxed to you about individual taxes and the repayment of debts under the Higher Education Loan Programme (HELP) and the Student Financial Supplement Scheme (SFSS). Note that debts under the former Higher Education Contribution Scheme (HECS) have now been added to any debt under HELP to become one accumulated HELP debt. Phone **13 28 60** and follow the instructions to order information to be faxed to you.

OTHER SERVICES

- **Translating and Interpreting Service** **13 14 50**
If you do not speak English well and want to talk to a tax officer, phone the Translating and Interpreting Service for help with your call.
- **Hearing or speech impairment**
If you are deaf or have a hearing or speech impairment, you can phone the Tax Office through the **National Relay Service**:
 - If you are a TTY or modem user, phone **13 36 77** and ask for the number you want. For 1800 free call numbers, phone **1800 555 677** and ask for the number you want.
 - If you are a voice-only (speak and listen) user, phone **1300 555 727** and ask for the number you want. For 1800 free call numbers, phone **1800 555 727** and ask for the number you want.

LODGE ONLINE USING E-TAX

To prepare and lodge your tax return online, use e-tax – go to **www.ato.gov.au**

- e-tax is a user-friendly step-by-step process.
- Help is available online or over the phone.
- It is safe and secure, with built-in checks and calculators to help you get it right.
- Most refunds are issued within 14 days.

For more information, visit our website at **www.ato.gov.au**

FEEDBACK

Reader feedback helps us to improve the information we provide. If you have any feedback about this publication, please write to:

Editor
Publishing Coordination
Marketing and Education
Micro Enterprises and Individuals
Australian Taxation Office
PO Box 900
CIVIC SQUARE ACT 2608

As this is a publications area only, any tax matters will be passed on to a technical area; alternatively, you can phone our Personal Infoline on **13 28 61** for help.

How to claim a foreign tax credit 2007