UNSW AUSTRALIA

工作女性

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Atin想要得到养老金

Atin 24岁了，刚在一家糕点店开始了新工作。当她开始工作时，Atin问是否要给她老板养老金的详细信息。她的老板说不用，他不会付给她养老金。

在她的上一份工作里，Atin得到了养老金，所以她不明白为什么她的老板不给她支付养老金。

Atin能做什么?

养老金是给您退休后用的钱。由您的雇主支付到一个特殊的、被称为“养老基金”的账户里。这笔钱是在您正常工资之外支付的。您可以选择您所使用的养老基金。

一位雇员只要年龄在18至69之间，每月（税前）工资不少于$450就有资格获得养老金。如果一位雇员年龄不足18岁，但是每周工作超过了30个小时，他们也有资格获得养老金。持有签证的工人和海外学生都有资格获得养老金。这与您是临时工、兼职或全职没有关系。

这意味着您的雇主必须额外支付工资的9.5%进养老基金。您在停止工作和退休后就可以使用这些钱。您应该能从您的养老基金获得您资金的详情。

如果您没有得到养老金或您的雇主不同意给您支付，您应该将其报告到澳大利亚税务局，拨打13 28 61或13 14 50（多语言热线）。

您可以从以下机构获得免费法律援助:

Kingsford法律中心——请拨打9385 9566或1300 722 795

新州法律援助——www.legalaid.nsw.gov.au 或致电法律资讯

法律资讯——请拨打1300 888 529，如果您有听力或语言上的障碍，请拨打1300 889 529

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ASIAN WOMEN AT WORK INC
일하는 아시안 여성
亞裔女工互助會
PHỤ NỮ Á CHÂU NƠI LÀM VIỆC

本信息在2014年10月时是正确的，并且不是法律建议。本信息根据的是新南威尔士州适用的法律。

Women at work

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ATIN WANTS TO BE PAID SUPERANNUATION

Atin is 24 years old and has just started a new job in a bakery. When she started, Atin asked whether she should give her boss her superannuation details. Her boss said no, he would not be paying her any superannuation.

In her last job, Atin was paid superannuation, so does not understand why her boss won't pay her superannuation.

What can Atin do?

Superannuation is money for your retirement. It is paid by your employer into a special account called a 'superannuation fund'. This amount is paid on top of your normal wage. You can choose what superannuation fund you want to use.

An employee who is between 18 and 69 years old and is paid $450 or more (before tax) in a month is entitled to superannuation. If an employee is under 18 years old, but works more than 30 hours per week, they are also entitled to superannuation. Workers on visas and international students are entitled to superannuation. It does not matter if you are casual, part-time or full-time.

This means your employer must pay 9.5% on top of your wage into a superannuation fund. You will be able to access this money when you stop working and retire. You should receive details from your superannuation fund about your money.

If you are not getting paid any superannuation and your employer will not agree to pay you, you should report this to the Australian Taxation Office on 13 28 61 or 13 14 50 (for multilingual).

You can get free legal help from:

KINGSFORD LEGAL CENTRE – Call 9385 9566 or 1300 722 795

LEGAL AID NSW – www.legalaid.nsw.gov.au or call Law Access

LAW ACCESS – Call 1300 888 529 or 1300 889 529 if you are hearing/speech impaired

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ASIAN WOMEN AT WORK INC

This information is correct as at October 2014 and is not legal advice. This information is based on the law as it applies in NSW.