



ICAI - Melbourne (Australia) Chapter Inc.



ICAI Melbourne (Australia) Chapter Inc.: Immigration and New Migrant Guide





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Introduction

The ICAI Melbourne (Australia) Chapter Inc. presents this guide as a general resource to assist individuals (mostly Chartered Accountants) planning to migrate to and settle in Australia. It highlights critical aspects of visas, settlement processes, and professional integration in the Australian context.

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About ICAI Melbourne (Australia) Chapter Inc.

- **Established:** October 14, 2006
- **Inaugurated By:** CA T. N. Manoharan
- **First of Its Kind:** The Melbourne Chapter was the first ICAI chapter formed in Australia.
- **Membership:**
 - ~240 active members
 - ~450 members in Victoria

Core Mission:

Fostering community and professional growth for Indian Chartered Accountants in Victoria, offering networking, career development, and cultural integration opportunities.

Overview of visa categories:

Australia ([Australian Immigration Website](#)) provides several visa pathways based on skills, employment, and investment. A person can follow steps as listed in [Australian Immigration Website](#) or appoint a MARA registered agent to handle their visa application. Below are popular visa categories for Chartered Accountants:

Skilled Migration Visas (Popular for Chartered Accountants)

1. Subclass 189 (Skilled Independent Visa)

- Points-based permanent residency visa.
- Allows holders to live and work anywhere in Australia.
- Eligibility:





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- Minimum 65 points on the Australian points test.
 - Competent English (IELTS 6 or PTE equivalent).

2. Subclass 190 (State-Nominated Skilled Visa)

- Permanent residency with state/territory nomination.
- Restricts initial movement for two years to the sponsoring state.
- Ideal for those needing additional points from state nomination.

3. Subclass 491 (Skilled Work Regional Visa)

- Provisional visa valid for five years.
- Requires residence and work in a designated regional area.

Other Business and Work Visas

- **Subclass 188:** Business Innovation and Investment (Provisional)
- **Subclass 858:** Global Talent Visa for highly skilled professionals
- **Subclass 482:** Temporary Skill Shortage Visa
- **Subclass 186:** Employer Nomination Scheme (Permanent Residency)

For a complete list of visa options, you may kindly visit the [Australian Immigration Website](#).

Key Steps for Skilled Migration

- **Expression of Interest (EOI):**





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Submit an online EOI through **Skill Select**. This portal evaluates eligibility and matches applicants to visa categories.

- **Eligibility Criteria:**

- Aged between 18 and 44 at the time of invitation.
- Nominated occupation on the Medium and Long-term Strategic Skills List (MLTSSL).
- Competent English proficiency.
- Valid skill assessment by a recognized assessing body (e.g., **CPA Australia, CA ANZ**).
- **Minimum 65 points** on the points test (factors: age, English proficiency, work experience, qualifications).
- Meet the health and character requirements.

- **Documentation:**

- Degree transcripts and ICAI qualification proof.
- **IELTS** (International English Language Testing System) or **PTE** (Pearsons Test of English) scores.
- Medical and police clearance.

- **Application Process:**

- Once invited, applicants have **60 days** to submit a complete online visa application.
- Ensure all supporting documents are certified by the Australian embassy and Ministry of Foreign Affairs, GOI and translated (if needed) by NAATI-accredited translators.





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Preparing for Your Move

Before Departure:

- **Documentation:**
 - ICAI letter of good standing.
 - Educational records and skill assessment letters.
 - Medical records, immunization details (important for children).
- **Shipping Household Goods:**
 - Ensure goods are fumigated with certificates from the shipping company.
- **International travelers debit card:**
 - It is advisable to carry international travelers' debit card to meet your day-to-day expenses till the Australian bank account becomes operational.

On Arrival in Australia:

1. Australian Mobile No:

- Get a new mobile number – You may use [you compare](#) a site to compare various telecom plans to suit your budget/ needs.
 - **Telstra** www.telstra.com.au
 - **Optus** www.optus.com.au
 - **Vodafone** www.vodafone.com.au
 - **Virgin** www.virginmobile.com.au
 - Various **small resellers** (Woolworths, Coles, Aldi, TPG etc.)

2. Housing:

- Explore rental options: [Real Estate](#) and [Domain](#) are two popular portals to get a property on rent.
- You may use [Only melbourne](#) a site to compare various suburbs that suit your budget/ needs. While selecting a suburban area, a few points worth considering:





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- Travel to work
 - Schools
 - Cost of public transport
 - Child Care facilities
 - Safety/Security
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- **Utilities** like electricity, gas, water, landline and broadband must be set up separately as houses are generally unfurnished and tenants have to subscribe for utilities.
 - **AGL, Origin, Energy Australia** are some major energies (electricity and gas) utility providers.
 - **For Broadband and landline**, major telecom operators are Telstra, Optus, Vodafone, Origin, iiNet
 - You may use **Compare Energy VIC** a site to compare various energy plans to suit your budget/ needs.

3. Banking:

- Open a bank account with **NAB, CBA, ANZ, or Westpac**. Most of these banks allow you to open and fund your account prior to your move. Funds however, can only be withdrawn after a satisfactory 100-point identification check by the bank.
- Provide 100-point of identification check for verification once you arrive in the Country.

4. Transport:

- Apply for a local driver's license through **VicRoads**.
- The conversion process is given below:
 - You need to have a 3-year-old Valid Indian License in English





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- Evidence of Identity documents as per 100-point identification process
- Complete 1) Learner Permit Knowledge Test 2) Hazard Perception Test and 3) Road driving test to get an Australian driving license.
- Public transport options: trains, trams, and buses; use **PTV** app for routes and zones. Myki cards are used for travel. Certain parts of Melbourne city are free tram zone. Fares are capped in Victoria. Once you reach the fare cap in a day, all travel for the day are free while using public transport.
- Metropolitan zones determine the myki fares for metropolitan trains, trams and buses. Metropolitan zones include:
 - Free Tram Zone (applies to tram only)
 - Zone 1
 - Zone 2
 - the Zone 1/2 boundary overlaps.
- **Regional zones**
 - Regional zones determine the myki fares for regional trains and buses. Regional zones include:
 - Zone 1+2, but only if you are travelling to or from a regional station or stop
 - Zones 3 to 15/16
 - the zone boundary overlaps between any two consecutive zones.
 - To find out which zone your station or stop is in, visit Regional myki zones.
 - Fares are based on the number of zones you travel through, whether the travel is to or from Melbourne, and the ticket type.
 - **Rent a car** (Hertz, AVIS etc.) options are also available, though not cheap.

5. Healthcare:

- Enroll in Medicare (Australia's public healthcare system). It is also advisable to take a separate private health insurance cover in addition to Medicare.





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6. Childcare and Schooling:

- **Child not in school** <https://www.mychild.gov.au/news/new-child-care-package>
- **Child Care Benefit** (Means tested and worked out by Centrelink)
- **Child Care Rebate** (Not means tested 50% refund of fees payable quarterly or annually)
- Child needs to meet **Australian immunization requirements**.
- **Child in School**
- **Care for Kids** is a comprehensive online platform designed to help Australian families find childcare services and resources tailored to their needs - long day care, family day care, pre school (kinder) and OSHC outside school hours care. Pre School (kinder) until year 6
- Apply through **Live in Melbourne** for school admissions at public schools is strictly as per your residential address only.
- Private schools and Catholic school options are also available.
- **Primary school** (Prep to Grade 6)
 - Child must be 5 years as at 30 April
 - Fees nominal (approx. \$600 per kid per annum)
- **Secondary/High school** (Grade 7-12)
 - Primary school must clear up the child to be ready for higher studies
 - No examination system until Grade 7
- Property is expensive in areas where good schools are located.
- Public schools are zone based





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- Private schools and Catholic schools (need baptism certificate to be admitted) are options which are available.
 - Fees for private schools after scholarship could range from \$12K - \$17K p.a.+ ancillary costs per child.
 - Fees for catholic schools could range from \$4K - \$7.5K p.a.+ ancillary costs per child.
 - Fees for Public schools could range from \$0.8K - \$3.5K p.a.+ ancillary costs per child.
 - Selective public schools Year 9 onwards and entrance to the schools are merit based (about 7,000 students sit for 1,000 places each year) - all enrolled students of Grade 8 are eligible to sit for selective school's entrance exams which are held during Jul – Aug.
 - More information is available <http://www.education.vic.gov.au/school/parents/secondary/Pages/selective.aspx>
7. **Apply for Tax File Number (TFN) with Australian Taxation Office (ATO).** Also, download the ATO app and register.
8. **Open a Superannuation account** like Australian Super. Australia super laws allow you to have your own self-managed super account.
9. **Download myGOV and also myID apps:** They are your digital gateway to Australian Government Services.
- **myGov** is a secure online portal that allows you to access a range of government services in one place. You can use myGov to:
 - Manage your tax affairs: View your tax returns, make payments, and manage your tax details.





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- Access Medicare: Check your Medicare details, find a doctor, and manage your health records.
 - Claim benefits and payments: Apply for and manage your Centrelink payments, including Family Tax Benefit, Job Seeker Payment, and more.
 - Manage your Centrelink account: Check your claim status, update your details, and report changes in your circumstances.
 - **myID** is the Australian Government's Digital ID app. It's a secure and convenient way to prove your identity online when accessing government services. You can use myID to sign in to myGov and other participating government services, such as:
 - Department of Home Affairs
 - Australian Taxation Office (ATO)
 - Services Australia
 - **How to use myID with myGov:**
 - Create a myID account: Download the myID app and follow the instructions to create an account.
 - Connect your myID to your myGov account: You can connect your myID to your myGov account to simplify the login process.
 - Sign in to myGov using myID: When you sign in to myGov, you'll be prompted to enter a code from your myID app.

10. For more information and detailed instructions, please visit the official websites:

- **myGov:** <https://my.gov.au/>
- **myID:** <https://www.myid.gov.au/>





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The **100-point identification check** in Australia is a verification process to establish an individual's identity for various purposes, such as opening bank accounts, applying for a driver's license, or accessing government services. You must provide documents that collectively meet or exceed 100 points, with specific categories assigned different point values.

Acceptable Documents for 100-Point Check

Primary Documents (70 Points Each)

- Australian Birth Certificate or Extract
- Australian Passport (current or expired within the last two years)
- Citizenship Certificate
- International Passport (current)

Secondary Documents

1. Category A (40 Points Each)

- Driver's License issued in Australia (current)
- Proof of Age Card or Photo Identification Card issued by a State or Territory Government
- Firearms License

2. Category B (25 Points Each)

- Medicare Card
- Bank Statement or Passbook (from an Australian financial institution, with signature and address)
- Council Rates Notice (for property owners, showing your name and address)

3. Category C (25 Points Each)

- Utility Bill (e.g., gas, electricity, or water) with your name and address
- Tenancy Agreement or Lease
- Superannuation Statement





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4. Category D (25 Points Each)

- Electoral Roll Registration Confirmation
- University or TAFE Student ID

Other Notes:

- Only **one document per category** can be used.
- The combination of documents must **total at least 100 points**.
- Documents must be **original** or **certified copies**.

For further details, consult the guidelines of the institution or government body requiring the ID check, as requirements may vary.

Cost of Living (Melbourne Estimate)

Monthly Costs for a Family of Four: 2 adult and 2 child (1 Kinder and 1 in Primary) 1 adult driving to work and 1 adult using public transport

- Rent (3-bedroom home, Zone-2): \$2,383
- Groceries: \$1,083
- Utilities: \$400
- Telephone/Broadband: \$ 150
- Vehicle running costs (excludes EMI/ lease): \$ 500
- Transport: \$200
- Childcare: \$800

Total: ~ \$5,516/month

- Source: <http://www.studyinaustralia.gov.au/global/live-in-australia/living-costs>
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Professional Integration in Australia:

1. Job Search Platforms and usual search process:

- Seek
- LinkedIn
- Recruitment agencies like Hays, Michael Page, Randstad, Sharp & Carter, Thompson Cook etc.
- Networking is important and a powerful medium to find opportunities.
 - Register with agencies
 - Interview
 - MS-Office test/Psychometric test
 - Reference check
 - Job market slows between November - Mid February, peak from March - August

2. Preferred Accounting Tools:

- **SME:**
 - **MYOB** [http:// www.myob.com.au](http://www.myob.com.au)
 - **QuickBooks** <http://www.quickbooks.com>
 - **Microsoft Dynamics** <http://www.microsoft.com/en-us/dynamics/erp-gp-overview.aspx>
 - **Microsoft Meridian** <http://www.sagemicropay.com.au>
- **Large Enterprises/Corporations:** SAP, Oracle, Sage ERP, XBRL, Cloud based accounting

3. Skill Enhancement:

- **Excel proficiency** is essential for reporting dashboards.
- Excel testing tool used by recruitment agents





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- Focus on **soft skills**, as Australian workplaces value **work-life balance** and a **collaborative culture**.

4. Employment contracts:

- Permanent, Contract and Temporary are three major types of employment contracts
- 10 National employment entitlements as per Fair works. More information is as per link below.
- <http://www.fairwork.gov.au/employment/national-employment-standards/pages/what-are-the-10-national-employment-entitlements.aspx>
- Work Cover regulation to be followed
- Strict Occupational Health and Safety (OH & S) Standards
- Casual Fridays
- Hands on culture

5. Practice as an accountant:

- Choose whether you want to practice as a sole trader or as a Company
- Apply for ABN
- Apply for GST
- Apply for TFN
- In case of **Company** lodge Memorandum/Article for the company with ASIC
- Appointment of Directors and Public Officer
- Public officer needs to be Permanent Resident of Australia
- Apply for Director identification number <https://abr.gov.au/>
- Most common form of company is Proprietary Limited (PTY LTD)
- Pty Ltd also known as \$2 companies - <https://abr.gov.au/>
- Complete the Public Practice Program of CPA/CAANZ.
- Have three years work experience in Australia within Public Practice.
- Register with Tax Practitioners Board www.tpb.gov.au
- Register with Financial Planning Board www.fpa.asn.au
- Register with Financial Ombudsman service www.fos.org.au
- Apply for Professional Indemnity Insurance.





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- <http://www.charteredaccountants.com.au/Industry-Topics/Practicemanagement/Professional-indemnity-insurance/Minimum-PI-insurance>
- Can apply for financial planning license without Public Practice license.
- Can apply for bookkeeping license and provide bookkeeping services.
- <http://www.icb.org.au/>
- No need for public practice license to provide bookkeeping services.
- Need professional indemnity insurance for all the above services.

Cultural Insights

1. Social Norms:

- Australians are informal; use first names in conversations.
- Punctuality and casual dressing ("Casual Fridays") are common.

2. Sports:

- **AFL** (Australian Football League) dominates sports culture, followed by cricket and rugby.
- **AFL/ Footy:**
 - Played from March to September
 - Most Popular sport in Australia
 - Comprises of 18 clubs, based in different parts of Australia
 - Bigger than cricket
 - www.afl.com.au
 - Outdoor sport
 - Contact sport
 - Australians are extremely passionate about the footy culture
 - Played on Friday, Saturday and Sunday
 - Each team plays 22 games
- **Cricket:**





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- Summer Sport
- Not very popular
- Played from October to February

3. Weather:

- Melbourne's weather is unpredictable; be prepared to see "four seasons in a day."

4. Safety:

- Bushfires are a common hazard during summer months. Blue Mountains township in NSW was completely wiped out due to a bush fire.

5. Time Zones:

- Except for Queensland and Western Australia all other states have daylight savings times zone.
- There is 2 hours' time difference between WA and other states and 3 hours during daylight savings except QLD.

6. Australia is part of Commonwealth and not a Republic. King Charles of England is the current head of state.

7. National Animal of Australia: Kangaroo. If you ever encounter a car accident with a Kangaroo, the vehicle would be completely written off and it can prove to be fatal for the driver/ occupants of the vehicle.

8. Australian major Cities & States:

- Sydney (NSW) New South Wales - Commercial capital of Australia
- Melbourne (VIC) Victoria - Manufacturing/Service/Food/Sports capital of Australia
- Brisbane (QLD) Queensland - Tourism/Mining Industry
- Canberra (ACT) Australian Capital Territory - Political capital - Federal Government
- Adelaide (SA) South Australia - Wine/Agriculture Industry
- Perth (WA) Western Australia - Mining Industry





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- Darwin (NT) Northern Territory - Tourism Industry
 - Hobart (TAS) Tasmania - Fishing/Forest industry

9. Population and Weather major Cities & States

- NSW 8.46 million Avg temperatures winter to summer range from 7 to 26 degree celsius
 - VIC 6.96 million Avg temperatures winter to summer range from 5 to 27 degree celsius
 - QLD 5.56 million Avg temperatures winter to summer range from 10 to 29 degree celsius
 - ACT 0.47 million Avg temperatures winter to summer range from 0 to 27 degree celsius
 - SA 1.87 million Avg temperatures winter to summer range from 20 to 28 degree celsius
 - WA 2.95 million Avg temperatures winter to summer range from 8 to 32 degree celsius
 - TAS 0.58 million Avg temperatures winter to summer range from 4 to 22 degree celsius
 - NT 0.254 million Avg temperatures winter to summer range from 19 to 33 degree Celsius
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