

# Working and Living in Australia.

Everything you  
need to know



**wavelength**  
SPECIALISTS IN MEDICAL RECRUITMENT

The best people, better placed for the best positions.

# First things first.

**We know making the decision to live and work in Australia is an exciting and appealing one. We also know there are a range of complex issues that need to be understood before you take the steps to relocate to Australia as a Specialist.**

You need to be sure you are eligible for medical registration, understand the relevant regulatory and immigration processes you must go through, identify potential costs and consider personal circumstances such as housing, schooling and cost of living.

We therefore recommend that you read this guide to working and living in Australia. In this guide we address many issues related to relocating to Australia and it will hopefully give you a greater understanding of what you can expect during this rewarding process.

Whilst this document is a guide, please remember that Wavelength International's experienced recruitment, regulatory and migration consultants will assist you every step of the way and are always able to provide you with additional expert advice throughout the process.

Please feel free to contact us at any point if you have any questions that are not answered in this document and we will be happy to provide further explanation or information specific to your situation.

## Accommodation

There are many forms of housing in Australia including apartments, townhouses, houses and farms, so regardless of your circumstances and preferences you will always be able to find something that suits you. The capital cities have, unsurprisingly, the most expensive rental and retail markets. You will find property in coastal areas comes at a premium and will find greater value for money in rural parts of the country.

The process of both buying and renting property involves attending open inspections. The majority of property sales in Australia are by auction which is an open bidding process usually held at the property. For rental property you will make an application to a real estate agency which will be considered by the owners. If you are renting property you will be expected to pay a rental bond and pay rent in advance rather than in arrears.

As an overseas national you will need to contact the Foreign Investments Review Board (FIRB). The FIRB examines proposals by foreign persons to invest in Australia and makes recommendations to the Treasurer on those subject to the Foreign Acquisitions and Takeovers Act 1975 and Australia's foreign investment policy.

The Foreign Investment Review Board (FIRB):  
[www.firb.gov.au/content/default.asp](http://www.firb.gov.au/content/default.asp)

### Useful websites:

[www.realestate.com.au](http://www.realestate.com.au)  
[www.domain.com.au](http://www.domain.com.au)

## Banking and Currency

Upon arrival in Australia you should open a bank account within six weeks of your entry date to comply with the FTR Act of a minimum of 100 points of identification. Most major banks will require the following as types of evidence and identification: passport including visa, driver's licence, birth certificate, credit card. The currency is in Australian dollars (AUD) with 100 cents to the dollar. Coins are 5c, 10c, 20c, 50c, \$1 and \$2 and notes are \$5, \$10, \$20, \$50 and \$100.

### Useful websites:

[www.anz.com](http://www.anz.com)  
[www.commbank.com.au](http://www.commbank.com.au)  
[www.nab.com.au](http://www.nab.com.au)  
[www.westpac.com.au](http://www.westpac.com.au)  
[www.xe.com](http://www.xe.com)



## Tax in Australia

The financial year in Australia runs from 1st July to 30th June. A tax file number (TFN) is essential in Australia and without one you will be charged the top taxation withholding rate. To acquire a TFN, you must register online at [www.ato.gov.au](http://www.ato.gov.au). It is extremely important for you to request a TFN upon your arrival in Australia for which you must provide an Australian address. Your tax liability depends on your income, assets and liabilities and you will need to complete a tax return each year to ensure you have been taxed appropriately.

### Useful website:

[www.ato.gov.au](http://www.ato.gov.au)

## Climate

Due to the unique location between the Indian and South Pacific Oceans, Australia is home to a large variety of climates. No one area is the same, with tropical regions in the north through the arid expanses of the interior to temperate regions in the south.

The seasons are:

Spring – September, October, November

Summer – December, January, February

Autumn – March, April, May

Winter – June, July, August

### Useful website:

[www.bom.gov.au](http://www.bom.gov.au)

## Cost of Living

Your cost of living will be highly dependent on your circumstances and lifestyle. Like most developed countries there are tastes to suit all budgets. You will find the price of groceries and general household items to be comparable to developed countries the world over. Australia offers affordable clothing, white goods, electrical equipment and furniture whilst also offering top of the range luxury options. You will find cars affordable to buy and run with a wide range of new and used models from sports cars to family sedans and four wheel drives. Most towns and cities offer a variety of options for eating out so you will find something to suit your tastes and budget.

### Useful websites:

#### Coles

Online grocery shopping  
[www.coles.com.au](http://www.coles.com.au)

#### Woolworths

Online grocery shopping  
[www.woolworths.com.au](http://www.woolworths.com.au)

#### Dick Smith

Electronic goods  
[www.dicksmith.com.au](http://www.dicksmith.com.au)

#### Westfield

Fashion, beauty and gifts  
[www.westfield.com.au](http://www.westfield.com.au)

#### Priceline

Pharmacy  
[www.priceline.com.au](http://www.priceline.com.au)

#### Target

Homewares  
[www.target.com.au](http://www.target.com.au)

#### Bunnings

Tools, building & hardware  
[www.bunnings.com.au](http://www.bunnings.com.au)

#### Shell Australia

Petrol prices updated daily  
[www.shell.com.au/petrolpricing](http://www.shell.com.au/petrolpricing)

#### Cars

[www.carsales.com.au](http://www.carsales.com.au)  
[www.drive.com.au](http://www.drive.com.au)

## Healthcare

### Medicare

Medicare is Australia's publicly funded universal healthcare system intended to provide affordable treatment by doctors and in public hospitals for all citizens and permanent residents. Depending on your nationality you may be eligible for reciprocal Medicare which will provide you with access to Medicare benefits. Please see this link for further information: [www.medicareaustralia.gov.au/public/migrants/visitors/index.jsp](http://www.medicareaustralia.gov.au/public/migrants/visitors/index.jsp)

Residents with a Medicare card receive subsidised treatment from general practitioners, and fully subsidised treatment in public hospitals. Doctors either "bulk bill" (which means they receive the cost automatically from Medicare) or charge the patient who then personally claims the appropriate rebate from Medicare.

### Useful Website:

[www.humanservices.gov.au/customer/dhs/medicare](http://www.humanservices.gov.au/customer/dhs/medicare)

### Private Health Insurance

Many Australians choose to pay for private health insurance. This covers all or part of the cost of treatment as a private patient in private or public hospitals and can include some services that Medicare does not cover, such as dental care, optical care and ambulance transport. If you are on an employer sponsored business visa and if you are required to have health insurance this cover will need to meet Australian Immigration requirements.

There are tax incentives to having eligible levels of private health insurance and the Federal Government also rebates 30% of your health insurance costs. The costs and types of cover vary widely so it is important to compare different funds and check the details carefully before you buy the policy.

### Useful websites:

[www.bupa.com.au/health-insurance/cover/overseas-visitors](http://www.bupa.com.au/health-insurance/cover/overseas-visitors)  
[www.iman.com.au](http://www.iman.com.au)  
[www.healthinsurance.com.au](http://www.healthinsurance.com.au)

### Seeing a General Practitioner

If you need to see a GP you may need to pay upfront for services rendered. If the practice does "bulk bill", you will need to sign a Medicare form for the practice to seek payment directly from Medicare for services rendered. If not, you will be charged the full amount, then submit your receipt to claim back the cost from Medicare or your private fund. To see a specialist for treatment, you must be referred by a GP

### Emergency treatment

If you require out of hours or urgent treatment, then you will need to go to a 24-hour medical centre or the emergency department of the local hospital. In case of emergency, dial 000 for ambulance, fire or police (Mobile Phones call 000 or 112).

Please note that you should always carry your Medicare card or private health insurance membership card with you, particularly when you see a doctor or go to hospital.

**Useful websites:**

**Australian Government**

Central source for public health information

[www.health.gov.au](http://www.health.gov.au)

**Medicare**

Public Health Insurance Scheme

[www.hic.gov.au](http://www.hic.gov.au)

**iSelect**

Great resource for comparing funds

[www.iselect.com.au](http://www.iselect.com.au)

**Bupa**

Private Health Fund

[www.bupa.com.au/health-insurance/cover/overseas-visitors](http://www.bupa.com.au/health-insurance/cover/overseas-visitors)

**Australian Health Management**

Private Health Fund

[www.ahmg.com.au](http://www.ahmg.com.au)

**Australian Unity**

Private Health Fund

[www.australianunity.com.au](http://www.australianunity.com.au)

**GMHBA**

Private Health Fund

[www.gmhba.com.au](http://www.gmhba.com.au)

**Grand United**

Private Health Fund

[www.grandunited.com.au](http://www.grandunited.com.au)

**HCF**

Private Health Fund

[www.hcf.com.au](http://www.hcf.com.au)

**Manchester Unity**

Private Health Fund

[www.manchesterunity.com.au](http://www.manchesterunity.com.au)

**Medibank Private**

Private Health Fund

[www.medibankprivate.com.au](http://www.medibankprivate.com.au)

**NIB**

Private Health Fund

[www.nib.com.au](http://www.nib.com.au)

## Travel in Australia

Australia is the sixth largest country in the world. It's about the same size as the 48 mainland states of the USA and 50 per cent larger than Europe, but has the lowest population density in the world - only two people per square kilometer.

Australia's coastline stretches almost 50,000 kilometers and is linked by over 10,000 beaches, more than any other country in the world. More than 85 per cent of Australians live within 50 kilometers of the coast, making it an integral part of the laid-back lifestyle.

Due to the size of Australia travel can be time consuming and expensive. Private car use is the most common form of transportation in Australia, for rural and regional areas public transport is less common making a car a necessity.

It is worth noting that in Australia we drive on the left hand side of the road, therefore cars are right hand drive and either automatic or manual.

There are several domestic airlines including Qantas, Jetstar, Virgin Blue, Tiger Airways and a range of smaller providers in remote regional destinations like Regional Express. The cost of air travel varies considerably dependent on the time of year and the route travelled.

The distance between locations and cost effective airfares means that most people would prefer to fly than catch a transcontinental or interstate train. These services do exist however train travel is more frequently used between metro areas and across shorter distances. Similar to train travel, bus and coach services operate across the country and are a viable cost effective mode of transport between metro areas and across shorter distances.

**Useful websites:**

**AIRLINES**

**Qantas**

[www.qantas.com.au](http://www.qantas.com.au)

**Jetstar**

[www.jetstar.com.au](http://www.jetstar.com.au)

**Virgin Blue**

[www.virginaustralia.com](http://www.virginaustralia.com)

**Tiger Airways**

[www.tigerair.com/au/en/](http://www.tigerair.com/au/en/)

**BUS AND COACH**

**Greyhound Australia**

[www.greyhound.com.au](http://www.greyhound.com.au)

**RAIL**

**Rail Australia**

[www.railaustralia.com.au](http://www.railaustralia.com.au)

## Relocation and Shipping

There are many international shipping or freight forwarding companies who can assist you to relocate your personal effects to Australia. Depending on your personal circumstances we encourage you to look in to specific national, state or territorial regulations and costs with regards to shipping certain items, particularly those that may be subject to tax or quarantine regulations such as cars and pets.

### Useful websites:

[www.crownrelocations.com.au](http://www.crownrelocations.com.au)

[www.daff.gov.au/aqis/cat-dogs](http://www.daff.gov.au/aqis/cat-dogs) (importing pets)

[www.customs.gov.au/site/page4371.asp](http://www.customs.gov.au/site/page4371.asp) (importing vehicles)



### Referral Rewards

As part of our successful candidate reward program, we offer a Wavelength International Visa Reward Card credited with \$500AUD for every friend or colleague you refer to us, the first time we place them. So if you have any friends or colleagues you think may be interested in working in Australia or New Zealand, please contact us on [info@wave.com.au](mailto:info@wave.com.au)

## Utilities

Electricity in Australia is 220-240V AC 50Hz. The sockets are threepin and you may need an adaptor. Universal outlets for 240V or 100V shavers are found in most leading hotels and multivoltage appliances as well as adaptors are readily available in department stores and luggage shops. Gas is quite common in homes in Australia and both utilities tend to be provided by the same company making bill payments and account management easier.

There are a wide range of telecommunications providers and options for home phone, mobile phone and internet. Services vary in terms of contractual agreements, service, speed, reliability and cost.

Phone and internet plan options include pre-paid, fixed contracts and bundling options with the combined average cost between \$80- \$150 per month based on call and data usage.

Broadband is the most common type of Internet connection with 87% of connections offering a download speed of 16.6Mbps or greater. Work is currently underway on the NBN, a high-speed broadband network that will deliver high-speed broadband across 93% of Australia providing speeds of up to one gigabyte per second. The cost of water varies from state to state payable to local authorities. Payment of water rates is dependent on the type of property you occupy and whether you rent or own the property. Water rates range between \$1.20 - \$2.00 per kilo liter averaging at \$470 per house hold a year.

The arid nature of the Australian makes water scarce and in some areas installing household rain water tanks a necessity.

### Useful websites:

#### AGL

Gas and electricity provider

[www.agl.com.au](http://www.agl.com.au)

#### Origin Energy

Gas and electricity provider

[www.originenergy.com.au](http://www.originenergy.com.au)

#### INTERNET

Compare Broadband Internet

[www.comparebroadband.com.au](http://www.comparebroadband.com.au)

#### PHONE

Mobile and home phone provider

[www.telstra.com.au](http://www.telstra.com.au)

Mobile and home phone

[www.optus.com.au](http://www.optus.com.au)

#### WATER

Save Water

Information on water sustainability

[www.savewater.com.au](http://www.savewater.com.au)

## Childcare and Schooling

### Schooling

Australian law states that all children between 6 and 15 years of age must attend school. If your children are accompanying you to Australia, you must enrol them in a school as soon as possible. Children up to 12 or 13 years of age attend primary school and then move on to secondary school (also called high school).

The school year in Australia covers four terms which run from January to December. There is a long summer holiday at the end of each year and shorter holidays between terms in autumn, winter and spring. Most schools have a residential catchment area in which you must live in order for your child to automatically qualify for a place; it is therefore worth exploring schooling in conjunction with residential options.

#### Useful websites:

[www.myschool.com.au](http://www.myschool.com.au)

[www.australianschoolsdirectory.com.au](http://www.australianschoolsdirectory.com.au)

### Public or Private

It is your choice as to whether you send your children to a government or a non-government school. Government schools are co-educational and free, although there may be a cost for temporary residents. Private schools can either be co-educational or same sex. They will always charge fees and may charge more for overseas students.

### Enrolling

You will need to approach the school of your choice directly to enroll your children. When you enroll your children you must present the school with your Australian entry visa, proof of date of birth, immunization records and relevant papers such as school reports from their previous educational institutions.

### Childcare

If your children are younger than school age there are many fulltime and part-time childcare services available. There are also options for after school care and school holiday care:

#### Useful websites:

##### Occasional Child Care

[www.occasional-child-care.com.au](http://www.occasional-child-care.com.au)

##### Playgroup Australia

[www.playgroupaustralia.org.au](http://www.playgroupaustralia.org.au)

##### Good Start

[www.goodstart.org.au](http://www.goodstart.org.au)

The Australian Government has a website that also provides a hotline to help you choose the childcare that suits your needs.

[www.mychild.gov.au/sites/mychild](http://www.mychild.gov.au/sites/mychild)



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## Registration and Immigration Pathways

### Wavelength International Regulatory and Migration Services

As part of a placement with Wavelength International, our Regulatory and Migration Division will coordinate your medical registration applications and assist you in meeting the requirements of the various bodies. We will also organise an Australian temporary residence visa (if required) for you and eligible members of your family. The information below is a general overview of the different Australian regulatory and migration processes.

### Eligibility for Medical Registration in Australia

Your qualifications and experience will determine which registration pathway is appropriate for you. Your recruitment consultant will be able to provide tailored information if you are unsure as to the criteria you need to meet in order to gain registration. Please contact us if you require further information.

#### In order to become registered in Australia you must meet the following criteria:

Have a primary degree in medicine from an internationally accredited university listed on the FAIMER website:  
<https://imed.faimer.org>

AND

Have the appropriate post graduate qualifications to practice as a Specialist in your country

OR

Satisfy the English language requirements as detailed on the following page. You will need to apply to have your qualifications and training assessed by your relevant Australian Specialty College, who will determine whether you are suitably qualified and experienced for the position in question and will determine your comparability to an Australian trained-specialist. Depending on their outcome, if you are eligible, you will then apply to AHPRA for registration. The particular registration pathway will depend on your circumstances, and Wavelength can help you determine which option you are eligible for.

Please note that, depending on your specialty college, the Specialist registration process takes between 4 to 15 months once your completed paperwork has been returned to your regulatory consultant. These processing time frames are a guide only and may differ depending on your circumstances, and the circumstances of the regulatory bodies involved.

### Australian Immigration Visa

If you are an overseas national you must have permission to work from the Department of Immigration in Australia. Depending on your circumstances, due to processing timeframes and eligibility requirements, it is often beneficial to initially apply for a temporary residence visa. This is most commonly the Subclass 457 Business Visa.

Eligible members of your family such as spouse, defacto partner and children under the age of 18, may be included on your visa application. Children over the age of 18 and other family members may be included however it greatly depends on the circumstances.

We will generally have on file the required documentation for the primary applicant from the AMC / College applications. Additional requirements for the Subclass 457 Visa may include providing family members' documents, evidence of immigration approved adequate health cover and undergoing Medicals and Chest X-Rays (secondary applicants may need to undergo health requirements as well depending on circumstances).

We will lodge the visa application when the AHPRA registration application is lodged, however the visa application cannot be finalised until receipt of the provisional AHPRA registration. The Subclass 457 Visa can be valid for up to 4 years after which you can lodge another application for a subsequent Subclass 457 Visa or a different temporary residence visa. If you intend to remain in Australia permanently there are several permanent residence visa categories.

For more information please refer to [www.immi.gov.au](http://www.immi.gov.au)

Please Note: The information contained within this document is to be considered a general overview only and subject to change. We suggest professional advice is sought to understand your specific circumstances.

## English Language Policy

Before you can apply for registration in Australia, you must satisfy the English Language Policy.

You will be exempt from this if you have completed both your secondary and tertiary education in one of the accepted English speaking countries (Australia, New Zealand, UK, Ireland, USA, Canada) and South Africa.

If you do not meet these criteria you will need to provide evidence of your English language proficiency prior to commencing the Registration process.

### IELTS (Academic)

This is the most common test taken by doctors as it is available in many countries and has frequent test dates

#### Preparation

Be aware that IELTS has become increasingly challenging, so it is recommended that you review the practice questions and thoroughly prepare for your IELTS test.

You can take the sample test, purchase preparation materials or maybe even book into a preparation course at an English language school.

This link takes you to practice exam material:  
[www.ielts.org/test\\_takers\\_information/test\\_sample.aspx](http://www.ielts.org/test_takers_information/test_sample.aspx)

#### Booking

Booking an IELTS test can take up to 1 month as testing centres generally fill up quickly. The results can take an extra 3 weeks to be sent to you so it is important that you book this exam immediately if you are seriously considering working in Australia.

Please refer to this website for more information on test dates and locations: [www.ielts.org/test\\_centre\\_search/search\\_results.aspx](http://www.ielts.org/test_centre_search/search_results.aspx)

### IELTS Test Score Requirements

For Australia, you must achieve a minimum score of 7 in each band (reading, writing, listening and speaking).

Please Note: Overall band scores of more than 7 but with a score of less than the required amount in one of the individual bands is considered a fail. (Example: An overall band score of 8 with an individual band score of 6 in listening would be considered a fail).



### OET (for Medical Practitioners)

This test is only accepted by the AHPRA. Some candidates find the OET slightly easier than IELTS, however they have limited test centres and only offer one exam a month. You need to score an A or B in each of the 4 components.

Please refer to this website for more information on test dates and locations: [www.occupationalenglishtest.org/Display.aspx?tabid=2536](http://www.occupationalenglishtest.org/Display.aspx?tabid=2536)

#### Test result validity

For both tests, the results must have been obtained within 2 years prior to applying for registration. You must get the results in one sitting (you can't use two tests to combine scores). If you fail any section of the test you will be required to re-sit it and pay a second fee so it is worth preparing well..

#### Test results more than two years old

It is possible to use IELTS or OET test results older than 2 years if accompanied by proof that you have maintained continuous employment as a registered health practitioner or student in an approved English-speaking country since passing.

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## Employment Information

### Obtaining a Medicare Provider Number

#### Medicare Australia

To work as a doctor in Australia, you need to have a Medicare Provider and Prescriber Number. This allows you to refer patients, prescribe medications and access Medicare Billings. The Medicare provider number will uniquely identify you and the location where you are providing your service and as such this number will be different for each work location. Your prescriber number will be issued when you apply for your initial provider number and will remain the same throughout your entire medical career.

You must have current registration at the time your provider number application is submitted and have been granted an Australian Immigration Visa.

#### Australian Trained Doctors

It takes 10 working days for Medicare to process additional provider number applications for Australian trained doctors or doctors who have completed their 10 year moratorium and have vocational registration.

#### International Medical Graduates

If you accept a position through Wavelength we will assist you with obtaining a Medicare Provider Number. Applications for an initial provider number can take approximately 28 working days for Medicare to process and you must be in Australia to commence this process.

We have a wealth of experience in assisting our doctors to obtain Medicare provider numbers. If you return a signed provider number application to us, we will submit the application on your behalf and keep in touch with Medicare until the provider number is issued.

### What pay can I expect as a Specialist in Australia?

Remuneration packages for Specialists in Australia can vary greatly, each State in Australia has its own pay award scheme and salary scale; however there may be allowances for more regional or remote areas. Where you will fall upon that scale will be determined by the hospital and based upon your background, skills and experience. Generally salary packages will be made up of a base salary, an allowance in lieu of private practice or access to private practice arrangements, leave loading, superannuation and a continuing medical education allowance.

Salaries are in Australian dollars and salary packages range from around \$200,000 - \$350,000, difference dependent upon location and seniority. Assistance is often available in the form of relocation monies, short term accommodation or rental allowance and sometimes a vehicle. Please note that these rates are to be used as a guide only and your recruitment consultant can give you more advice on what you could potentially earn as a Specialist in Australia.

### Medical Indemnity Insurance in Australia

Medical indemnity cover insures you against claims made by patients for medical negligence and provides assistance if you are involved in investigations such as coronial inquiries.

Specialists working as PAYG employees (candidates placed on the hospital or practice payroll) in Australia will be covered by the State Medical Indemnity Policy. Some practices may also offer indemnity cover to sole traders and Pty Limited companies (contractors), for the duration of their placement, however this is at the discretion of the practice and Wavelength International cannot insist that our clients provide guaranteed cover.

Ultimately it is your legal responsibility to ensure you have private indemnity cover and an understanding of exactly what you are covered for prior to commencing work. Regardless of whether the client provides you with medical indemnity cover for the duration of your placement, Wavelength International strongly recommends that all doctors working in Australia have their own private medical indemnity cover at all times.

For further advice and information on Australian indemnity, please visit the MDA National website [www.mdanational.com.au](http://www.mdanational.com.au) or call 1800 011 255.



Australia telephone 1300 780 525  
New Zealand telephone 0800 450 505  
UK telephone 0845 602 1498  
Ireland telephone 1800 422 023  
USA & Canada telephone 1800 697 8541  
info@wave.com.au

ABN 95 092 071 693

[www.wave.com.au](http://www.wave.com.au)



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