

The Australian Chapter of The Institute of Chartered Accountants of India

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AUSTRALIA

WELCOMES

YOU

For ICAI members migrating to Australia

Disclaimer:

Your ICAI Australian Chapter in Sydney has tried to include all aspects that a new migrant to this country should necessarily need to know about. This information is not inclusive and for further information & details, please contact relevant departments. The contents in this document should be used only as a reference and decision should be taken considering one's own circumstances and after necessary enquiry.

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1. Introduction

The Australian Chapter of the ICAI was established in January 2007. The old name of this Chapter was Sydney Chapter of ICAI and was changed to the current name in April 2009.

Members of this chapter are qualified chartered accountants who are also members of the Institute of Chartered Accountants of India (ICAI). The chapter conducts monthly meetings under the continuing professional education and development programme which is now mandatory for all members of ICAI. The monthly meeting brings networking opportunities amongst the members helping new migrants establish themselves in Australia by making them aware of the Australian industry, culture and the prevalent laws which is vastly different from those in India. The older members are able to pass on the benefits of their experiences of working in this country. Networking before and after the CPE meetings has helped many members obtain good jobs as this is the most important aspect in the settling down process of migrating to Australia.

The registration process is very simple and new migrants are advised to register using the interactive website of the chapter www.icai.org.au as soon as they arrive in Australia. The website is updated for all activities of the chapter and contains other valuable knowledge based information for its members. New members who face difficulty in paying the membership fees can get exemption by putting in a simple request form to the management.

Local chapters have been established in NSW, Victoria and Queensland and members are requested to contact the local chapters. Alternatively they may also contact the chapter in Sydney for becoming members of the Australian Chapter.

This welcome kit is prepared with an idea of guiding the members of ICAI who after getting their Permanent Resident Visa for Australia are ready to settle in this country. A full effort is made to give the members the necessary tips, directions and information helping them settle smoothly by getting to know more about the local system in Australia.

Website links have been provided for more details required by the members in their respective sections.

2. Planning your relocation

Congratulations! Finally you have got your PR visa. Now it is time to plan your relocation (if you have not done this yet). First and foremost is to decide whether to relocate with your family or not. Getting the first job in Australia may take some time and if the spouse is working in the home country it is better to come here alone and bring in the family later after getting a job. The costs of settling down for a family are very high and it is better to come alone as the cost of one person will be substantially lower.

When a visa is granted there would be an earliest date or “initial entry not later than date” for you to enter the country and also certain other conditions attached to it. It is necessary that these conditions are adhered to otherwise the chance of the visa getting revoked is very high. The date of entry also enables you to plan your notice period for resigning from your current job.

Consider the following as part of your checklist before leaving:-

- ❖ All arrangements have been made to meet your recurring financial commitments, if any in India.
 - ❖ You have taken all relevant original documents relating to your education and job including your latest job relieving and experience certificates.
 - ❖ Your latest updated resume.
 - ❖ Latest Driver's license and marriage certificate if any.
 - ❖ You have made copies of all important documents and kept it safely elsewhere (hard and soft copy).
 - ❖ Carry sufficient cash balance to take care of your settling down till you find a job.
- One needs to carry enough cash to tide over their day to day expenses for at least a year. Getting the first job in Australia may prove to be a very tedious process and often may lead to frustration. The only support a new migrant may receive from the Centrelink may be in the form of family support assistance for children which can be received by all permanent residents as soon as they arrive in the country. For other government assistance there may be a waiting period of at least 730 days which is why it is very important that all new migrants have enough resources to tide over the waiting period.

Once you have made all arrangements you may need to make arrangements for a temporary accommodation initially if not a permanent one which can be done by contacting friends here. Alternatively you may seek the help of the chapter in case you have no contacts here.

3. About Australia

You can learn more about Australian states and territories by using the following link.
<http://www.immi.gov.au/living-in-australia/choose-australia/about-australia/why-is-augreat/>

4. Where to go in Australia

This is the normal question, which arises in the mind of members when they get the PR Visa stamped in the passport. The following link would help you in taking your decision.
http://jobsearch.gov.au/careers/job_KeyInfo4.aspx?AscoCode=2211#region.

5. Travel and immigration

The air travel will be around 11hrs to 14hrs depending upon the flight you are taking from India and the place of boarding. The airports in Australia are strict about its immigration & quarantine procedures. Following facts should be borne in mind while travelling and during touchdown in Australia. Before touchdown of the aircraft you will be given a form to fill up wherein you may need to declare those items that are specified therein if you are carrying them either in your person or in your baggage. You need fill up the form after reading it carefully. If you have a doubt on any item whether it needs to be declared or not, you may mark it as declarable. Please keep in mind that there are huge penalties for wrong or improper declarations. Once you collect your baggage you will go in for the customs clearance and then to the quarantine department. Generally foodstuffs, wooden items & herbal items will not be allowed. So make sure if you have any, to dispose them off in the bins provided in the airport (even the food stuff provided from aircraft). For more information on immigration & quarantine visit this site.

<http://www.daff.gov.au/aqis/travel/entering-australia>.

6. The 100 Point Identification System

Before we discuss further you need to know what a 100-point system is for. In Australia identification is based on submission of documents. You need to submit one primary document and one or more secondary document. Each document carries some points. To accept your identification for any purposes like opening a Bank account (exception if opened within 6 weeks of arriving, to live in Australia, wherein you require only passport), application for rental accommodation etc. you need to submit documents which gives the total point score of 100. Primary documents (which carry 70 points each) include certificates of citizenship, passports, and birth certificates. Secondary documents include drivers' licences (40 points), public employee or student ID cards (40 points), credit cards (25 points), Medicare cards (25 points), Library cards (25 points) etc. Not all organizations accept foreign drivers licence as secondary document. As you always have Passport 70 points are taken care of. Hence priority should be given to acquire the balance 30 points by getting a local driver's license, Medicare Card, library card or credit card.

The following table may help you get an idea as to how to obtain the 100 points needed to prove proper identification required for all official purposes in Australia:-

Type of identification	Points	Type of identification	Points	Type of identification	Points
Birth Certificate	70	A written reference	50	Social Security ID card	40
Passport	70	License issued under law	40	Tertiary Student ID card	40
National Identity Card	70	Permit issued under law	40	Australian Medicare Card	25
Citizenship certificate	70	Public Service ID Card	40	Credit or other Bank Card	25

7. Opening a bank account

It is advisable to open bank account ASAP of your arrival, as you usually need only your passport as identification. After six weeks you will need additional identification to open an account, and you may have difficulty if you don't have many documents to pass a 100 point identity test. Advise your bank of your Tax File Number (TFN) to avoid tax deduction from interest. It is always better to keep the money in a bank account. Some

of the major banks in Australia are:

Common wealth Bank of Australia

Westpac Bank.

National Australia Bank

ANZ Bank

8. How Much Money you need initially:

You need to bring in cash for at least 4-6 months to support yourself. The cost of living could range from \$1500 to \$ 1750 per month per person on a reasonable standard. In addition to it you may require money for basic establishment which may cost you around \$1500 to \$3000.

9. Accommodation

Property management in Australia is mostly done by real estate agencies. A pre requisite for a rental application is 100 point identification as explained earlier and a good credit history. For a new migrant both are difficult propositions. If you have any friends or relatives you can make arrangements to stay with them until you get a permanent accommodation. Rental vacancies for

houses & units (apartments are normally called “units”) are usually advertised in daily newspapers, especially on Wednesdays and Saturdays in the ‘To let’ and ‘Accommodation vacant’ sections. You can also call a real estate office to see their list of available rental properties. You need to fix up an appointment for house visit or join the open house inspections conducted by various agents during weekends. A formal application is lodged with the agents upon you selecting a unit of your choice, who would then consider your credit worthiness before they approve and short list your application. The house owner then makes a final decision. So in order to get a rental accommodation you may have to open a bank account and show a sufficient bank balance. The rentals normally are paid weekly and ranges from \$200pw to \$300pw for a single bedroom unit to \$280pw to \$350pw for two or more bedrooms in Sydney. This again depends on the suburbs you intend to live in. Following are some of the links that would help you in searching for a rental property.

www.domain.com.au

<http://www.realestate.com.au/cgi-bin/rsearch?a=bhp&t=ren&cu=>

Once approved, you will be required to sign a lease or residential tenancy agreement. A 'lease' or a 'residential tenancy agreement' is a document you sign when you agree to rent a property for a period of time. Do not sign a lease unless you fully understand the terms and conditions in the document, as it becomes legally binding after you sign it. You may also have to pay a rental bond (often 4 weeks of rent if less than \$300 pw, otherwise 2 weeks), which is refunded when you leave the accommodation, if you leave it clean, undamaged and with no rent owing. Rent is usually paid weekly in advance. Properties are available for 6 to 12-month leases. You can also opt for Shared Accommodation, there are always advertisements but you might get it through contacting our members.

10. Medicare

The Australian Government provides help with medical expenses through a scheme called Medicare. You may be eligible to register for Medicare and gain immediate access to health care services and programs such as free public hospital care, help with the cost of out-of-hospital care, and medicines. To register with Medicare, you should wait approximately 10 working days after your arrival in Australia and then go to the nearest Medicare office, with your passport or travel documents. If all registration requirements are met, you will be advised of your Medicare card number and your card will be posted to you about three weeks later. If you need to see a doctor urgently, you can register with Medicare without waiting 10 days and ask for an interim number. Emergency treatment is available on a 24-hour basis at the 'Casualty' or 'Emergency' departments of public hospitals. Medicare has a 'Welcome Kit', which is translated into seventeen different languages. It explains Medicare and other government health services and the eligibility requirements for benefits and payments. Remember to ask for it when you visit a Medicare office or visit the website:

www.medicareaustralia.gov.au

11. Tax File Number

Everyone who receives any income in Australia needs a TFN. You can register for TFN online through Australian Taxation Office (ATO) website

<https://iar.ato.gov.au/iarweb/default.aspx?pid=4&sid=1&outcome=1>.

Application forms are also available from Centrelink or at the ATO.

12. Driver's License

If you are a permanent resident visa holder and have a current driver's licence from another country, you are allowed to drive for the first three months after arrival. After that, if you want to drive, you will need to have the appropriate Australian driver's licence. To get one, you usually

need to pass a knowledge test, a practical driving test (DART- Drivers Ability Road Test), and an eyesight test. If you do not hold a licence from another country you will need to pass a Driver Knowledge Test to get a learner licence. If your current licence was issued before 3 years you can get a full licence after passing the Drivers Ability Road Test else you will be given a Provisional Driving Licence before giving a full licence.

All licence applicants need to:

- ❖ provide proof of their identity to satisfy RTA requirements
- ❖ provide proof of their NSW residential address
- ❖ pass a Driver Knowledge Test (unless exempt)
- ❖ pass a practical driving or riding test
- ❖ pass an eyesight test
- ❖ pay the required fees

Web site for Roads and Traffic Authority (RTA) www.rta.nsw.gov.au

13. Library Card

To become a member of a City council Library, you need a proof of your name (Passport would do) and current address (can be rental agreement copy, any utility bill or Driver's licence). Most of the Library facilitates helps in job search as you would get access to newspapers and computer (internet and word processing) and facilities for photocopying, scanning and printing.

14. Credit Card & Credit Rating

Once in job it is a good idea to have at least one credit card. At the same time care should be taken to make regular payments making use of the full credit period and without any defaults in the card. Any default for that matter even for your utility bills will get recorded in your credit rating which is managed by a credit rating agency. By getting a credit card and maintaining it without any default would render you a good credit rating in the long run. This in turn would help you in getting home/vehicle loans in future easily.

15. Enrolling children at school

Preschools are available for all 4-year-old children. Preschool helps children to develop physically, emotionally and socially in the year before going to school. It is compulsory for children between 6 and 15 years old to go to school. Children usually start school when they are 4 or 5 and often continue until they are 17 or 18 years old, in preparation for university or other further education. Children under 12 or 13 years old attend primary school and older children go to high school (or 'secondary school'). Some colleges (senior secondary schools) take only the oldest students, who are generally preparing for final examinations. You can send your children to either a government or a non-government school. To find schools in your area, visit the website www.education.gov.au Government schools provide free education, however, most schools ask for a voluntary contribution to enhance the school's educational and sporting programmes. Payment is a matter for decision by parents. There are additional educational materials or services that parents can be expected to provide or pay the school to provide. Parents may need to provide their children with pencils, pens, textbooks and school uniforms (where appropriate).

16. Child care

There are many types of full time and part time child care services available for children in too young to go to school and for outside of school hours. You will find a range of child care options in kindergartens, childcare and day care centres. Also while you are attending AMEP classes child care is free at the AMEP centres. You may be eligible for the child care benefit and family assistance payments from Centrelink. For more information on services provided by the Government for child care you may contact.

Child Care Access Hotline

For information on child care and help with locating child care services in your area call 1800 670 305 (free call). For information about assistance with child care costs contact the Family Assistance Office on 136 150 or visit your local Centrelink or Medicare office.

17. Health Undertaking

As mentioned earlier while issuing a Visa there could be a condition that the applicant or spouse should undertake a health check up within stipulated period. If you are intending only for a short stay during your current visit and you will be coming back after some time for your permanent stay then you need to call up the Health department mentioned in your cover letter of Visa approval and let them know that you are having a short stay. They may note your call and advise you to call back once you re-visit the country for your permanent stay. When you re-visit, call up the department and inform about your arrival. A letter fixing appointment for health check up would be sent to you later by post.

18. Medical Assistance

Emergency treatment can be obtained through some medical centres or the emergency departments of hospitals. Public and private hospitals are listed under 'Hospitals' in the White Pages telephone directory. Information about ambulances is given in Chapter 3, Emergency services. When you go to hospital, remember to take with you any medicines you are using and also your Medicare card, private health insurance membership card, Health Benefits or Pension Concession Card. Emergency treatment is available on a 24 hour basis at the 'Casualty' or 'Emergency' departments of public hospitals. If the situation is not an emergency you should seek medical assistance from a general practitioner.

Medicines Line 1300 888 763

(Monday to Friday, 9am to 6pm)

Website www.nps.org.au

19. Skills Assessment

Probably you must have done skills assessment during application of PR Visa with any one of Accounting bodies here viz institute of CA or CPA, National Institute of Accountants.

A Mutual Recognition Agreement Treaty has been signed between the Institute of Chartered Accountants of India and CPA Australia recognising their qualifications. Starting from April 2009 good standing members of ICAI are required to give only one examination in addition to a computer based test to become Australian CPA.

ICAI members are required to obtain a letter of good standing from ICAI, Delhi and this is facilitated by our chapter here in Sydney for speedy processing. Once the letter is obtained we need to attach this with our application forms. The first stage is to become an Associate Member of CPA Australia and once we pass the examination we are granted full membership.

www.cpaustralia.com.au

www.icaa.org.au

20. Chartered Accountant Program

ICAI and the CA Australia have entered into an agreement to mutually recognize each other's qualification. A MRA has been signed to this effect on 3rd July 2009. An application has to be made by members to undertake the Ethics & Business Application (EBA) module and after passing this module one can apply for membership of the Institute of Chartered Accountants of Australia. For more details and FAQ on ICAA membership and MRA refer http://www.icaai.org.au/icaai/ca_mra.php?param=FAQ98098sd0f98sd09fs

21. CPA Australia

Further to the signing of MRA between ICAI and CPA Australia members are required to follow the following procedure to enrol for the CPA program

Firstly one needs to be admitted as an Associate member of CPA Australia. The requirements for this are:-

Step 1 – Obtain a good standing letter/certificate from ICAI, India. This letter is now facilitated by our Australian chapter and all requests for this letter should be emailed to membership@icai.org.au.

Members should ensure that their mailing addresses are updated in ICAI records in order to receive the letter by mail from ICAI Delhi.

Step 2 -- Enclose university degree transcripts.

Step 3 -- Provide 100 point identification (as discussed earlier)

Step 4 -- Enclose the attached fees.

Once admitted as an associate member the next step is to sit for the following exam:-

Business Strategy and Leadership.

Simultaneously there is a computer based examination on Better practice in governance and accountability which needs to be passed.

After successful completion of the above you will be advanced to CPA status in Australia.

For the latest information about the CPA program please refer to CPA Australia at www.cpaaustralia.com.au

22. Jobs

Getting a job as soon as possible is the foremost factor for a new migrant as getting settled in the country depends on this. As mentioned earlier it is advisable to bring in money to support yourself for at least 6 – 8 months. When it comes to the job there are certain facts members need to know. This is especially so when you are migrating along with your family. You may need to consider an option of settling yourself first with regard to job and bring the family later. Migration is a process of re-establishment and for most of you it would be doing things from the scratch (unless you migrate along with a job). It is just like you are a student out from the Institute and searching for a first Job. The main problems, which you find, would be lack of local experience and professional qualification. This means that you may not get an equivalent position here as you were in India unless you get the local experience and the qualification. So as anywhere in the world, here in this country also you would find that getting a first job would be a difficult task. This may sound contrary to whatever your migration agent has told you or information you have gathered that Accountants are of great demand here. It is in fact true that Accountants are of great demand here but it is also a fact that getting the first job is also difficult. So you need to set your mind accordingly for a little bit of hardship but the fruits are always sweet. It is therefore advisable to take an early decision on coming in for a permanent stay. You get a local experience only when somebody gives you a job here. There are voluntary organizations where you can work probably at a low or no salary, which will help you in this regard. Another source would be through the contact you gain when you meet up people here, especially when you join the Australian chapter of the institute. There are possibilities that you get a job by applying in response to job advertisement based on your experience and exposure. Please be aware that Indian CA is not fully recognized here in Australia as on date and hence you will have to do CA or CPA for a better prospect. Please refer to section of “CA/CPA courses” regarding this. You can even consider doing the course even before you start relocating. So once you have the local experience and the CA/CPA certification the opportunity here is high and (even though in the initial stage you may have to compromise on salary package) you would be in a position to get a better package. For a better understanding on salary structure have a look at

http://content.mycareer.com.au/salary-centre/accounting/-/nsw?s_rid=salary-bwssector-location-new

23. Job Search

Most of the job recruitments are done through placement agents. When you register with Centrelink on your arrival, they will give you a list of agents near to your place of stay. You can select one agent. Centrelink will arrange for an interview with this agent. Once interviewed and registered with this agent you can use the facilities offered by this agency for your job search like internet usage, fax, phone etc at free of cost. You can then browse through internet on jobs posted at various other placement agencies and post your covering letter & resume to their web site. You need to constantly follow up the applications you have send, through the contact person mentioned in the Job advertisement. You also need to go through the dailies and lookout for vacancies advertised in their career search page, which would be issued weekly, or biweekly. Some of the websites & dailies that can be used

Job Search Sites

www.seek.com.au

www.mycareer.com.au

www.jobsearch.gov.au

www.careerone.com.au

Job Seeker Hotline 13 6268

Job Network website www.jobnetwork.gov.au

24. Newspapers

Sydney Morning Herald. www.smh.com.au

The Australian www.theaustralian.news.com.au

Local Newspapers (are distributed free of cost)

25. Updated Resume and Covering letter

We suggest that you update your resume and keep it handy so that it would save your time and you can start applying for the job as soon as you reach here. Please note the following tips while preparing the resume.

- ❖ Your resume should be concise but care should be taken to include all your experiences in various fields such as SAP, ERP, etc
- ❖ Your resume need not contain personal or primary or secondary educational details.
- ❖ Your resume may have an introductory paragraph, which summarises your skills you achieved throughout your career life.
- ❖ You can have your latest assignment first and followed by older assignments in chronological order. Detail each assignment with organization name, period in service, job title, brief of the company to judge its size and then your duties, responsibilities and achievements. Note that if you have any period of unemployment that needs to be explained in the resume.
- ❖ Also prepare a general covering letter, which can be modified accordingly when you apply.
- ❖ You might have to prepare separate Resumes as per category of the Job advertised – such as Job in Public Practice or Job in Commercial.
- ❖ Please do get advice and help from your contacts at the Australian Chapter in revising your resume and modifying the same.

26. Language

Communication is the very important aspect, which need attention by the migrants. Initially you will find it tough to understand the way English is spoken here because of the accent and slangs used here. Gradually by way of listening and talking you will get accustomed to it. In the same way the locals may find it difficult in understanding the way you speak English because of the influence of your mother tongue, speed and accent. So you may need to make a conscious effort to improve

your accent, speaking slow and clear and simple English. Always be polite when you speak. This helps you a lot during your job interview.

27. Adult English Migration Programme

You may be eligible for free English language tuition through the Adult Migrant English Program (AMEP). Through skill max program you can prepare your resume and learn telephone and interview skills. Most permanent adult migrants are eligible for up to 510 hours of tuition. You must register within 3 months of arriving in Australia or gaining permanent residence, and begin classes within 1 year, or you will risk losing your entitlement. You may be able to delay starting classes once you are registered if you need to attend to family, work or other responsibilities first. You should try to begin AMEP classes as soon possible, as they will help you to learn the basic English you need to participate fully as part of the Australian community. The AMEP offers a range of learning options. There are full-time or part time classes at various venues and locations including rural and regional areas. You can also study from home, through a distance learning course.

Burwood, Hornsby, Newcastle and Rural NSW region of NSW
NSW AMES
PO Box 1222
DARLINGHURST NSW 2010
Tel: (02) 9289 9222
Fax: (02) 9281 9682

28. Community Groups

You can increase your social networking by becoming a member in your community groups. You can use the following link to find out more on this.

<http://www.indiaoz.com.au/Associations/nsw.php>

29. Translation of your important documents

If you want to seek any free translations, you must be a permanent resident or Australian citizen and you must request them within 2 years of your arrival or grant of permanent residence. You should lodge your request for translation through an Adult Migrant English Programme (AMEP) service provider (see below). The translation of other documents can be arranged through accredited translators on a fee-for-service basis. For a list of accredited translators in your language, visit the National Accreditation Authority for Translators and Interpreters (NAATI) website.

NAATI Hotline 1300 557 470

NAATI website www.naati.com.au

30. Polite Behaviour

Australians usually say “please” when asking for something or for a service and usually say “thank you” when someone helps them or gives them something. Not saying please and thank you will be seen as impolite. Australians usually say “excuse me” to get someone’s attention and “sorry” when they accidentally bump into someone. Australians also say “excuse me” or “pardon me” when they burp or belch in public or in someone’s home. You should always try to be on time for meetings and other appointments. If you realise you are going to be late, try to contact the person to let them know. This is very important for professional appointments as you could be charged money for being late or if you miss the appointment without letting the person know in advance. A person who is always late may be considered to be unreliable. If you receive a written invitation it may include the letters 'RSVP' with a date provided. This means that the person inviting you would like to know whether or not you will be attending. In such a case it is polite to reply by that date. Most

Australians blow their noses into handkerchiefs or tissues, not onto the pavement. This is also true for spitting. Many people will also say “bless you” when you sneeze – this phrase has no religious intent. It is important to know that some behaviour is not only impolite but is also against the law. Examples include swearing in public, pushing in line, and urinating or defecating anywhere except in a public or private toilet.

31. Information helpline numbers for utility services

Electricity

Energy Australia 13 1535

(Eastern Sydney, Central Coast and Newcastle)

Energy Australia website www.energyaustralia.com.au

Integral Energy website www.integral.com.au

Gas

AGL 13 1245 www.agl.com.au

Water

Sydney Water 13 2092

(Sydney, Blue Mountains & Illawarra) www.sydneywater.com.au

Hunter Water 1300 657 657

(Hunter Region) www.hunterwater.com.au

32. Transport Info line

For quick and convenient access to timetables, trip planning, fare, major event and route map information on ALL train, bus and ferry services in the Greater Sydney Region including Newcastle, the Central Coast, Bathurst, Lithgow and the Illawarra,

Transport Info line (6am - 10pm daily) 13 1500

(some information such as service interruptions is available 24 hours per day)

TTY (for hearing and speech impaired) (6am - 10pm daily) 1800 637 500

Transport website www.131500.com.au

Internet

There are a number of programs that provide free or affordable Internet access and training to those who wouldn't otherwise have access. For more information contact your local council or your local school (in rural and regional areas). Public libraries may offer free Internet access.

Australian Library Gateway www.nla.gov.au/libraries

Australian Internet Cafes www.gnomon.com.au/publications/netaccess

33. Your Feedback

Chapter has taken necessary care to include all aspect that a member ought to know on migrating to Sydney. We hope this Welcome Pack meets your expectations.

For further information or feedback, please feel free to email us at support@icai.org.au

Last updated on 28th October 2009.