



Australian Government

Department of Foreign Affairs and Trade

LIVING & WORKING OVERSEAS



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A must see destination.

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At any one time there are about one million Australians living and working overseas. Whatever your reason for moving overseas, being properly prepared for your new environment can help you to make the transition less stressful and adapt faster to your new lifestyle.

This brochure is designed to provide Australians planning to live and work overseas with guidance and information about issues to consider. It should be read in conjunction with *Travelling well* and *Travel Smart: hints for Australian travellers* consular publications.

When you travel or live abroad, you leave behind Australia's support systems, emergency service capabilities and medical facilities. The Australian Government will do what it can to help Australians in difficulty overseas, but there are legal and practical limits to what can be done to assist travellers in other countries. You should have realistic expectations about this and read the Consular Services Charter, available on smartraveller.gov.au, before you go.

BEFORE YOU GO – BE PREPARED

The better prepared you are,
the easier and safer it will be for you
when you arrive at your destination.

Even if you are going to live in a country that you are already familiar with, moving there will be less stressful if you take the time to do some research before you leave.

Find out about current local health issues and standards of medical care. Try to familiarise yourself with existing and recent employment conditions by talking to people who have worked in the country you are going to live in.

If you are planning to work in a non-English speaking country, you may also find it beneficial to undertake language training before leaving. Even 'survival' language skills can be helpful.

Make sure you have the necessary documentation, information and items you will need for the time of your residency overseas. Start with the latest **travel advice** for your destination at smartraveller.gov.au. This will give you information on the main risks you may face and some precautions you can take. Also check out the latest guidebooks, and organise comprehensive **travel insurance**. Make sure you **register** your details at smartraveller.gov.au before you leave, so you can be easily contacted in an emergency.

TRAVEL INSURANCE

If you cannot afford travel insurance,
you cannot afford to travel.

You are strongly advised to take out comprehensive travel insurance. If you already have employment in the country you will be living in, before you leave check whether you are covered by your employer. You should make sure you are covered for all medical expenses for injury or illness, as well as theft of valuables, damage to baggage and cancellations or interruptions to flight plans. It will save you worry and a possible financial burden. Medical costs overseas can be in the tens of thousands of dollars and many people have been burdened financially in paying these costs.

Shop around when choosing an insurance policy and make sure the cover provided suits your needs and is valid for the whole time you will be away. **Always read** the Product Disclosure Statement carefully and ensure that you understand exactly what your travel insurance covers.

You may be able to obtain travel insurance for yourself and your travelling partner under the one policy. Cover, however, varies from policy to policy. Be sure to confirm all details with your insurance provider and receive written confirmation of your policy.

If you are living overseas and extend your stay, do not forget to extend your travel insurance before it expires to make sure you are never without insurance. You may need to consider local insurance to cover your needs instead of long-term travel insurance.

If medical cover is offered as part of your employment agreement make sure you have entirely understood the terms of the insurance policy.

The Australian Government will not pay for your medical treatment overseas or medical evacuation to Australia or a third country. Expatriates without appropriate insurance are personally liable for covering any medical and associated costs they incur.

DEATH

When an Australian citizen dies abroad, the nearest Australian mission should be notified as soon as possible. The costs for local burial or transporting a body back to Australia can be quite expensive. Make sure it is included in the provisions of your employment agreement or take insurance to cover this cost before you leave Australia. Otherwise, in the case of your death, your relative or next-of-kin must bear these expenses.

For further information get a copy of the publication *Death overseas*, available from smartraveller.gov.au.

PASSPORTS, VISAS AND WORK PERMITS

Your passport is your most important travel document. All Australian citizens must have a valid passport before leaving Australia and maintain a valid passport while overseas. All children, including newborn infants, must have their **own passport**. More information on Australian passports can be found at www.passports.gov.au or by calling the Australian Passport Information Service on **131 232** in Australia.

Be aware that countries have different passport validity requirements. Make sure your passport has **at least six months validity** from your planned date of return to Australia. Carry extra passport photos just in case your passport is lost or stolen and you need to replace it while away.

If you are planning to work overseas, early preparation is essential. **Well in advance of leaving Australia**, you should find out what rules and regulations apply to obtain a residency or working permit or a working visa by contacting the foreign mission of the country where you want to work.

Remember also to check the visa requirements of countries you might be transiting. Contact details can be found in the White Pages or online at www.dfat.gov.au/embassies.html.

Some countries require your prospective employer to sponsor you before your work permit or visa can be issued. Find out all the conditions on this before you leave Australia.

Failing to obtain the appropriate working visa or permit before you start your new job may be a criminal act locally and result in your detention and/or removal from the country.

If you intend to depart or re-enter the country you are working in, enquire about a multiple-entry visa.

The APEC Business Travel Card provides streamlined entry to several regional countries for Australians who travel frequently in the Asia-Pacific region for trade and investment. Visit www.immi.gov.au for details.

WORKING HOLIDAYS

Australia has reciprocal arrangements with a number of countries which allow Australians to work while on holiday there. The Department of Immigration and Citizenship website at www.immi.gov.au provides information on countries/regions participating in the Working Holiday Program with Australia.

The not-for-profit organisation **International Exchange Programs (IEP)** specialises in international exchange programs for young Australians who want to work overseas. Further information can be found on the IEP's website www.iep.org.au.

Remember

- Australian missions overseas cannot help you arrange visas, work or residence permits for other countries.
- A visa does not guarantee entry to a foreign country.
- A tourist visa in most cases does not allow you to work in a foreign country.

VOTING

When you go overseas there are requirements you must meet in order to remain on the electoral roll. Familiarise yourself with your electoral responsibilities by visiting the Australian Electoral Commission website at www.aec.gov.au. Bulletins are published on smartraveller.gov.au to advise of state and federal elections, including information for Australians who choose to vote while overseas.

RESEARCH AND PLAN AHEAD

Doing some simple research and making preparations before you leave can save you a lot of hassle.

- **Important documents** – If you intend to stay overseas for an extended period, it is recommended that you take your personal records with you, including certificates relating to:
 - > birth, name change and marriage
 - > citizenship
 - > divorce and custody arrangements
 - > police checks
 - > educational qualifications.

Keep originals in your hand luggage while travelling and be sure to leave copies with a friend or family member in Australia in case you misplace them overseas.

Some countries may require your original documents to be translated and/or authenticated. Information on authentication is available on smartraveller.gov.au.

- **International Driving Permit** – When living or working in a foreign country, you may be required by law to obtain an International Driving Permit (IDP). An IDP is proof that you hold a valid driver's licence in your home country and must be carried with a valid Australian drivers licence. In Australia, IDPs are issued by state and territory IDP authorities. Contact details are available from smartraveller.gov.au.
- **Welfare benefits** – If you live overseas permanently, you will not be able to continue to receive your social security payment, except for certain pensions or certain payments from Centrelink in countries with which Australia has an agreement. For more information visit www.centrelink.gov.au.

- **Taxation overseas** – The amount of tax that Australians must pay if they are earning money overseas will depend on personal circumstances. For further information, go to the Australian Taxation Office (ATO) website www.ato.gov.au or call 132 861.

If you earn an income overseas, you may be required to pay tax on that income in the country where it is earned. Australia has reciprocal agreements in place with only a few countries to prevent double taxation. You should check the rules and regulations with the other country's foreign mission before you leave Australia, or consult the nearest Australian mission abroad.

- **Superannuation** – Australia has bilateral social security agreements with a number of countries. These agreements remove the issue of double superannuation that can occur when employees are sent to work temporarily in another country and the employer or employee is required to make superannuation (or equivalent) contributions under the legislation of both countries for the same work.

For more information visit www.ato.gov.au or call 13 10 20.

- **Birth of an Australian citizen** – A person born outside Australia who is the biological child of an Australian citizen can apply for registration for “Australian citizenship by descent” with the Department of Immigration and Citizenship (DIAC).

If your child is born overseas during your travel, you should contact the nearest Australian embassy, high commission or consulate for information regarding how to lodge an application.

Contact details for Australian missions abroad can be found at www.dfat.gov.au/missions/ and in *Travel Smart: hints for Australian travellers* booklet, which is issued free with your passport and also available from smartraveller.gov.au.

Further information regarding Australian citizenship can be found on DIAC's website www.citizenship.gov.au or by calling the Citizenship Information Line on **131 880**.

- **Baby products** – If you are travelling with babies or very young children, it is a good idea to research the availability of baby products at your destination before travelling so you can stock up on items that may be difficult to source.

- **Childcare facilities** – Overseas childcare facilities, nannies and babysitters, including those on cruise ships, are not bound by Australian regulations and standards can differ greatly from those in Australia. Make sure you are satisfied with the level of care provided.

For useful ideas on how to select reputable childcare providers visit the National Childcare Accreditation Council website www.ncac.gov.au or review the Child Wise ‘Choose with Care’ program available at www.childwise.net. You can also contact Child Wise on 1800 991 099 (freecall within Australia).

- **Schooling** – If you have school-age children and are planning to move overseas, it is important that you arrange for appropriate schooling for your children before leaving Australia. Take copies of your children's school records in case they are needed.

For children wanting to attend university in Australia it is important to research the implications of completing their secondary education overseas. Older children attending local schools can often experience difficulties adjusting to new languages or teaching styles.

- **Exchange students** – If you are considering a student exchange program, you should satisfy yourself that proper practices are in place to protect you or your child. Be aware that the standards of selection and screening of host families may vary.

STAYING SAFE

There are a number of practical steps you can take to avoid running into difficulties and dangerous situations overseas.

REGISTER BEFORE YOUR TRAVEL

Registering your personal and travel details on smartraveller.gov.au before you travel is highly recommended. If you do not have access to the Internet you can telephone **1300 555 135** to register. It will make it easier to contact you in an emergency, whether it is a natural disaster, civil disturbance or family issue. The registration information you provide is protected by Australia's strict privacy laws.

Case Study

During widespread civil unrest in Kenya, Australian High Commission staff contacted registered Australians frequently to check on their welfare and offer consular support. One Australian family did not register and subsequently had no information or instruction when the area they were in was attacked. If the family had registered their details with the Government, the High Commission in Kenya could have included them in their coordinated evacuation plan. Instead, they fled across the border without Government assistance, placing themselves at unnecessary risk.

BRIBERY

It is a criminal offence under Australian law for an Australian resident, citizen or company to bribe or attempt to bribe a foreign public official, whether in Australia or another country. An Australian in another country who bribes or attempts to bribe an official of that country can be prosecuted in an Australian court.

Australian law provides sentences up to 10 years in prison and fines for people and companies found guilty of bribing or attempting to bribe foreign public officials. For further information, visit www.ag.gov.au/foreignbribery.

CAREFULLY ASSESS JOB OFFERS

Unfortunately, not every job overseas will be trouble-free. If you are offered employment overseas you should do some research before you accept the offer. There is limited assistance our consular officers can offer if, once you arrive, your working conditions are not as advised or expected.

- The conditions of employment offered to you are important. Check what currency you will be paid in. Is the local currency convertible and, if not, are there any restrictions on repatriating funds? What arrangements will you need to make for contributions to your superannuation or pension scheme?
- Find out as much as you can about the organisation or company and relevant labour laws. Ask others who have worked for the organisation or speak to a current employee.
- Find out which visas and insurance you may need.
- Find out if your employer will pay for your accommodation, utilities, telephone calls and the cost of transport to and from work each day.
- If you are going to a non-English speaking country, find out if your employer will pay for language training.

- Does the company offer different standards of accommodation for single and married members of staff? Find out if you would be expected to share accommodation with other employees. If you need to arrange your own accommodation, do some research before your leave.
- Check to see if airfares, health and dental insurance coverage provided by the company extends to members of your family.
- Will the company pay for relocation costs, school fees and residency permits?
- Find out if you will be paid sufficient salary and allowances to cover basic in-country costs of living.
- Women should be particularly wary of employment opportunities with companies that offer quick and easy money for entertainment or hostess jobs. Many of these organisations are involved in prostitution.
- Examine the terms of your contract carefully and, if possible, have it reviewed by a local lawyer. Find out what rights and restrictions govern your ability to terminate your employment contract. Make sure you fully understand the financial and other conditions of the job offer.

Case Study

Around 200 Australians were employed by the same firm in the United Arab Emirates. When the employer began to experience financial difficulties, the employees' monthly salary payments stopped. In addition, many of the Australians risked being evicted from their homes as the company also covered accommodation as part of their employment agreement and had now ceased to pay the rent. While most employees had enough savings to return to Australia or cover the shortfall while they found new employment, several did not and had to wait some weeks for funds borrowed from relatives to be transferred.

INFORM OTHERS

Before departing Australia, consider advising people and organisations you deal with of your forwarding address. If you are unsure of where you will be living overseas it is often useful to have your mail forwarded to a friend or family member.

You can also use the services of a commercial organisation to forward mail to you overseas. Check the Yellow Pages directory under 'Postal Services' for company details. Australia Post also offers an international mail redirection service for periods ranging from one to 12 months.

Please note that Australian missions cannot receive or store personal mail on your behalf.

DUAL NATIONALS

Being a national or citizen of more than one country is called dual nationality.

If you plan to live or work in a country of which you may be considered a national, you should be aware of the implications of local laws concerning issues such as military service, divorce and child custody. Before leaving Australia, seek advice in writing with the embassy or consulate of that country in Australia.

Some countries allow nationals who have been living abroad to enter and stay for a limited time before incurring obligations for military service. In others, there is no such period and the obligation is imposed immediately upon arrival.

In these countries, dual nationals may be ‘called up’ and, if they have not reported for duty, may be regarded as defaulters whether they were aware of the call-up or not. They could then either be imprisoned, or inducted into the military forces when they next arrive in the country or attempt to leave the country. Even dual nationals who have passed the age for military service may be considered defaulters for failing to report at the required time.

You may be prevented from obtaining Australian consular assistance if the country you are in considers you to be one of its citizens.

If you hold another country’s passport, seek advice about using it. Take your Australian passport and use it **to depart from and return to Australia**.

For further information, get a copy of the brochure Travelling dual nationals available from smartraveller.gov.au.

MONEY AND VALUABLES

Always protect yourself against loss and theft of your money and valuables.

- **Settling-in expenses** – Before you leave Australia, make sure that you have sufficient funds to get you settled in your new country. If you are going overseas to work, your employer may provide you with a settling-in allowance, but this may not be paid to you for a few weeks.

Remember that living expenses vary in different parts of the world. There are also many expenses to take into account when setting up a new home, such as connecting utilities. Find out what your obligations are up front so there are no surprises. If you run out of money and need to borrow from family or friends, it may take some time for the funds to get to you.

Shipping your personal and household belongings overseas can be very expensive. Take only what you need and find out what you can buy when you get there. If you know where you will be working, you should check with your employer to see if they will cover the relocation of your goods and if they will provide you with essential items on your arrival.

Check with the foreign mission of the country you are going to concerning import and customs regulations, as you may not be allowed to bring certain items into the country.

- **Banking overseas** – If you are staying in a country for an extended period of time, you may want to set up a bank account in that country. Your local bank may also be able to help with introductions or references to banks overseas.

Before departing Australia it is also advisable to check with your bank about the ease and cost of transferring money internationally between accounts in Australia and the country in which you will live. It is important to find out if your host country has any rules which could limit the amount of funds you can transfer between your Australian bank accounts and your host country. Currency laws can be quite restrictive, so do your research. Speak to an accountant or the Australian Taxation Office for more information.

– **Additional hints on banking**

- > Organise a variety of ways of accessing your money overseas, such as credit cards, travellers' cheques and cash.
- > Check with your bank whether your ATM card will work overseas.
- > Register with your bank the period you expect to be away.
- > Never leave your credit card out of sight.
- > Make two photocopies of your visas and credit and ATM cards and other valuable documents such as your passport and visa.

LOCAL CUSTOMS AND LAWS

Familiarise yourself with and show sensitivity to local customs.

In some cultures people are deeply offended by revealing or inappropriate clothes. Purchase a guide book or search the internet for information on local customs and laws and consult the travel advisory for your destination at smartraveller.gov.au.

Be aware that local laws and penalties, including ones that may appear harsh by Australian standards, apply to you. Age or health concerns are not valid excuses. Many countries apply capital punishment, including for narcotics related crimes.

Note: In some countries children may be treated as adults for crimes committed and held in adult prisons.

DRUGS

Do not use, carry or get involved with drugs.

Every year Australians are arrested overseas on drug charges. Do not be fooled into thinking carrying or taking drugs overseas is worth the risk. Australians do get caught and some countries impose tough penalties including life imprisonment and the death penalty. Even the possession of small quantities of so-called 'soft drugs' can attract jail sentences or heavy fines.

Avoid getting into trouble with drugs overseas by:

- obeying the law – do not purchase, take or travel with drugs
- locking your bags as a precaution against tampering or theft
- not leaving your bags unattended in public areas or in the care of a stranger
- never carrying anything into or out of another country for someone else
- ensuring your medication is not considered illegal overseas by contacting the nearest foreign mission of the country you are visiting before your departure. Contact details are available from www.dfat.gov.au/embassies.html.

In some countries the presence of illegal drugs detected in blood or urine tests is considered possession. You may also be charged with possessing drugs if trace amounts are found on your body, bloodstream, clothes or luggage. Amounts of 0.05 grams or less can lead to a conviction for drug possession and lengthy minimum mandatory prison sentences.

If arrested you have the right to contact the Australian Government, but consular assistance cannot override local law, even when local laws may appear harsh by Australian standards. The Australian Government cannot get you out of jail.

KEEPING IN TOUCH

When overseas, regularly contact your family and friends. It is important to let them know of any changes to your plans or that you are well. You may be having a great time but forgetting to contact family and friends can cause them needless stress and anxiety. Each year, the Department of Foreign Affairs and Trade (DFAT) receives hundreds of calls from worried families who have not heard from loved ones overseas and are concerned for their safety.

Providing regular and detailed information to your family and friends will assist them to provide accurate information to DFAT if there is a serious concern for your welfare while overseas.

ALCOHOL

While 18 is the minimum drinking age in Australia, this limit is higher in some countries. Check the limit before you leave to avoid breaking the local law.

GETTING MARRIED

Laws regarding marriage vary from country to country, which can result in legal complications. Anyone intending to marry overseas should contact either a legal practitioner or the foreign mission of the country in which they would like to marry for details of the requirements that must be met.

If you plan to marry overseas, be aware that some countries impose strict limitations on women's rights to seek property entitlements, inheritance, divorce, alimony, child support and custody. Accordingly, make sure you check out the legal, cultural and religious implications of marrying overseas for yourself, your intended spouse, and children either of you may have separately or together, or children you may have in the future.

In certain countries, Australian women who marry nationals of those countries can be subject to strict family controls and may be prevented from leaving that country without their husband's permission.

DIVORCE OVERSEAS

Divorce law varies from country to country. Rules regarding child custody and asset splitting can also be different. If your spouse is a citizen of the overseas country, he or she may have more rights than you do. Always make sure you understand the local laws and procedures and seek the advice of a reputable lawyer before making decisions.

SAME SEX RELATIONSHIPS

Homosexuality is illegal in some countries and engaging in a homosexual act could incur severe punishment. Consult the Local Laws section of the travel advisories at smartraveller.gov.au to find out if that is the case at your destination. Remember, a violation of local laws could result in penalties being imposed, including imprisonment and, in some countries, even the death penalty.

STAYING HEALTHY

Make an appointment with your doctor or travel clinic for a basic check-up at least six to eight weeks before you depart and find out if any vaccinations or health checks are required.

It is recommended that if you need medication you:

- discuss with your doctor the medication you will need to take
- carry a letter from your doctor detailing what the medication is, how much you will be taking, and stating that it is for your own personal use
- leave the medication in its original packaging so it is clearly labelled with your name and dosage instructions.

If you wear glasses or contact lenses take along spares and a copy of the prescription.

If you are taking Pharmaceutical Benefits Scheme (PBS) medication with you, be aware that since the National Health Act was amended in 1999, it has been an offence to carry or post PBS medication overseas, unless it is for personal use. Additional information is available from www.health.gov.au or by phoning the PBS information line on 1800 020 613.

More information on travelling with medication is available from www.medicareaustralia.gov.au or by phoning the Overseas Drug Diversion information line on 1800 500 147.

USEFUL LINKS

World Health Organization - www.who.int

Immunise Australia Program - www.immunise.health.gov.au

If you have pre-existing medical conditions you may wish to purchase a Medic Alert bracelet or necklace to wear while travelling. They are available at chemists in Australia. Medic Alert Foundation keeps a database of patients' details and medical history and is accessible by phone worldwide on +61 8 8274 0361 or visiting www.medicalert.com.au.

If you need to purchase locally, be careful not to buy imitation or counterfeit medication and prescription drugs. Be aware that packaging and labelling may be similar to those available in Australia, but the strength and active ingredients can vary.

If you buy needles and syringes overseas ensure they are sealed and sterile.

Always check the strength of a medication with a doctor. Do not buy off-the-shelf medication even if an Australian doctor has prescribed it, as strengths may vary from country to country.

MEDICAL CERTIFICATE OF PROOF OF HIV/AIDS TESTING

Many countries require long-term foreign residents and students to prove that they are free of the HIV virus. Consult the foreign mission of the country you will be living about whether an HIV/AIDS test is required and if test results from Australia are accepted.

If Australian results are not acceptable, check the type of test you will need to take overseas and if you can supply your own disposable needle.

RECIPROCAL HEALTH AGREEMENTS

Australia has reciprocal health care agreements with Finland, Italy, Norway, Republic of Ireland, Malta, the Netherlands, New Zealand, Sweden, Belgium and the United Kingdom.

These agreements enable Australians to access urgent or emergency treatment overseas. However medical services are only provided when it would be unreasonable to delay treatment until the individual's return to Australia. It is important to remember that **health care agreements are no substitute for travel insurance**. They will not cover you if a doctor recommends medical evacuation back to Australia.

Further information about health care when travelling overseas and international health agreements can be found at www.medicareaustralia.gov.au or by calling **132 011**.

GETTING HELP OVERSEAS

Travel insurance companies often have 24-hour assistance call centres that you can call from anywhere in the world. If you get sick overseas or are involved in a medical emergency, you should contact your travel insurance provider as soon as possible.

CONSULAR SERVICES

The Department of Foreign Affairs and Trade provides assistance to Australians who find themselves in trouble overseas. This support is referred to as consular services.

The Australian Government
will do what it can
to help Australians in difficulty overseas,
however there are legal
and practical limits
to what can be done.

The *Consular Service Charter* sets out the standard of services all Australians can expect to receive from consular staff, including what they can and cannot do, and is available on smartraveller.gov.au.

A directory of Australian overseas missions appears in the 'Getting Help Overseas' section of each edition of *Travel Smart: hints for Australian travellers*. This publication is issued with your passport and available online at smartraveller.gov.au. Canadian missions providing consular assistance to Australians are also listed in the *Travel Smart: hints for Australian travellers publication*.

The 24-hour Consular Emergency Centre (CEC) in Canberra can also be contacted for assistance from anywhere in the world on +61 2 6261 3305 or 1300 555 135 (local cost within Australia).

COUNSELLING SERVICES

Australians overseas in need of counselling services can contact our Consular Emergency Centre on **+61 6261 3305** to be transferred to a Lifeline Telephone Counsellor.



Australian Government

Department of Foreign Affairs and Trade

- 1** Take out **travel insurance** to cover hospital treatment, medical evacuation and any activities in which you plan to participate.
- 2** Before travelling overseas **register** your travel and contact details online at ***smartraveller.gov.au*** or at the local Australian embassy, high commission or consulate once you arrive so we can contact you in an emergency.
- 3** Check the latest **travel advice** for your destination at ***smartraveller.gov.au*** before you go. **Subscribe** to receive free email notification each time the advice is updated.

While every care has been taken in preparing this brochure, neither the Australian Government nor its agents or employees, including any member of Australia's diplomatic and consular staff abroad, can accept liability for any injury, loss or damage arising in respect of any statement contained herein.

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Information for travellers and travel advisories are available from the Department of Foreign Affairs and Trade's smartraveller website: ***smartraveller.gov.au***.

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