



# Trade Support Loans – Tax File Numbers (TFN)

## Why do I have to supply my TFN to access a Trade Support Loan?

When you access a Trade Support Loan you need to provide your TFN because repayments of your loan are made through the tax system.

If you don't already have a TFN it is important that you apply to the Australian Taxation Office (ATO) for a TFN as soon as possible. It's best to have your TFN before you apply for a Trade Support Loan to ensure you can access the loan. Under section 8 of the Trade Support Loans Act 2014, you must provide your TFN to qualify for a Trade Support Loan.

## How do I apply for a TFN?

The fastest way to apply for a TFN is with Australia Post. You can find out how to apply at [www.ato.gov.au/TFN](http://www.ato.gov.au/TFN).

## I have provided my TFN but my Apprenticeship Network provider is telling me it is wrong. Why could this be happening?

After you supply your TFN on your Trade Support Loans application form, data matching software is used to check that the information is correct. This software matches the information you provided on your Trade Support Loans application with information you have previously provided to the ATO.

If there is a discrepancy between the ATO information with your TFN, your full name, your date of birth or your address and the information you have supplied in your Trade Support Loans application, you will need to correct the discrepancy. In the event that the discrepancy is not corrected, any payments of Trade Support Loan that you have received will be considered as an overpayment and will need to be repaid.

It is important that your details perfectly match with the ATO information to prevent the chance of discrepancies occurring. For example, if your name is 'Jessica Smith' on your ATO record, there will be a discrepancy if you have recorded your name as 'Jess Smith' on your Trade Support Loans application. A discrepancy can also be caused if the address registered with the ATO is your parents address but you identified a different address on your Trade Support Loans application form.

## How do I fix the discrepancy?

You need to log on to your myGov account ([www.my.gov.au/](http://www.my.gov.au/)). Once logged in, click on the link to the ATO and go to 'My profile' → 'Personal details'. This page shows your TFN, full name, date of birth and address details currently held by the ATO. If any of this information is no longer correct, you should update your personal details through the links on the page.

Once you have checked that all of your personal details are correct in your myGov account, you should cross-check this information against the TFN, name, and address details that you have supplied in your Trade Support Loans application form and advise your Australian Apprenticeship Support Network (Apprenticeship Network) provider of any discrepancies.

If you have any difficulties using your myGov account please contact the myGov helpdesk using the contacts list on the myGov website ([www.my.gov.au/mygov/content/html/contact.html](http://www.my.gov.au/mygov/content/html/contact.html)).

If you don't have a myGov account you can contact the ATO to check if your details are correct [www.ato.gov.au/contactus](http://www.ato.gov.au/contactus).

## What happens if I don't fix the discrepancy?

If you don't fix the discrepancy, any payments of Trade Support Loans you have received will be considered as an overpayment and will need to be repaid.

## Why can't I put my Trade Support Loan against someone else's TFN if I have their permission?

You cannot legally record your Trade Support Loan against the TFN of a relative, friend or anyone else, even if you have their permission. This is against the rules for obtaining access to a Trade Support Loan and the repayment rules, which sets out your compulsory repayments based on your personal income.

## Where can I get more help?

If you have problems applying for a TFN or accessing or updating your details with the ATO, please contact the ATO: [www.ato.gov.au/contactus](http://www.ato.gov.au/contactus).

Your Apprenticeship Network provider can provide advice and assistance in relation to your Trade Support Loan. If you don't have the contact details for your local Apprenticeship Network provider, you can find them at [www.australianapprenticeships.gov.au](http://www.australianapprenticeships.gov.au).