

Insurance
Will you need coverage?

Money talks
Getting set up to live

Travel tips
What to see and where to go

MEDIA PLANET

No. 1 / December 2012

DESTINATION: AUSTRALIA



TRAVEL, LIVE, LOVE

Moving, living and working abroad: Achieving a happy and lucrative expatriation in 2013

Opportunities in Oz
Migrating for work or study



PHOTO: TOURISM NSW, COURTESY OF DSRD

Islands in the sun
Discovering Australia's Whitsundays



PHOTO: TOURISM AUSTRALIA

PHOTO: HAMILTON ISLAND

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CHALLENGES

As soon as you arrive, you will be asking yourself 'How do I live here?' In this report, you will find out how.

A taste of Australia

Most Australians live in the major state capitals, and if you want to do what the locals do, then there are definitely some areas that stand out.

Sydney

1 The state capital of New South Wales and the largest city in Australia. Located on Australia's south-east coast and ranking in the top 10 of most livable cities, you'll find the locals sun tanning, barbecuing and enjoying the city's beaches year round.

Sydney's hot spots include every flavour under the sun. Join the locals at one of the many trendy cafes and pubs in inner-city Darlinghurst, sophisticated Surry Hills or the offbeat Newtown. For an ocean view with your meal, head to the restaurant strips at Bondi and Manly beaches.

Melbourne

2 The state capital of Victoria and currently ranked the world's most livable city. It is renowned for its modern architectural beauty, shopping, art and fashion scenes

with the vibrant nightlife.

Whole suburbs of Melbourne are known for their cooking styles. For Chinese food head to Little Bourke Street in the city centre, for a huge range of hip and funky restaurants check out the bohemian, bayside precinct of St Kilda. Just north, you'll find the eat-streets of Carlton, known for its Italian restaurants and plenty of inexpensive eateries and bars on edgy Brunswick Street, Fitzroy.

Brisbane

3 The capital of the northern state of Queensland and Australia's hidden gem is the third largest city, where life moves at a relaxed pace. You'll find the locals in the pubs and nightclubs in Fortitude Valley, café hopping and barefoot bowling in New Farm, or taking the CityCat river boat to Southbank for fresh Moreton Bay oysters and a stroll around Streets Beach, Australia's only man-made beach in the middle of the city.

Adelaide

4 Locals in Adelaide, the state capital of South Australia, flock to the huge Central Market, where you can munch on cheap noodles and laksa. For just about any style of cui-

sine, head to the eat-streets of Rundle Street and Gouger Street. Less than an hour north east is Barossa Valley, one of the top wine producing regions in the world, attracting locals for food and wine and romantic weekend getaways.

Perth

5 The capital of Western Australia and the only city with a population over 100,000 west of Adelaide. Don't let its isolation fool you as you will find all of the comforts and culture of its fellow state capital cities and a diversity of food to match.

From deserts to rainforests, from coral reefs to the Outback, the Australian landscape is tailor-made for adventure. With 19 UNESCO World Heritage sites including the Great Barrier Reef and Fraser Island, as well as Australia's 12 National Landscapes from its Red Centre to its Green Cauldron, there is so much waiting to be discovered.

➔ Discover the opportunity and how to travel, to live and to love Australia.

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WE RECOMMEND



Travel Paradise
Discover the islands of the Whitsundays

PAGE 4

'The Whitsundays is the ideal hub from which to enjoy all that the Great Barrier Reef has to offer'

MEDIA PLANET

We make our readers succeed!

DESTINATION: AUSTRALIA,
1ST EDITION, DECEMBER 2012

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Study, work, live Oz

Australia is a land of vast opportunity in terms of employment. Increasingly, new arrivals come to Australia to work within the primary resource industries, through temporary and permanent migration programs targeting both general and region-specific migrants.

By disaggregating employer sponsored, regional specific and independent skilled migration, the Department Of Immigration and Citizenship (DIAC) definitively moved the goal posts for skilled migrants, fast tracking those with sponsorship or willing to move to regional areas, while slowing down the processing of more generic applications.

Within this system, an increasing emphasis is placed on employer nominated, state sponsored and regional skilled programs.

In the past 50 years, Australia's population has more than doubled. There are at least half a million student visa holders in the country and the Australian international education system offers them a rich variety of options at well respected degree programs at world class universities, Technical and Further Education (TAFE) institutions, and private, vocational and English language colleges and schools.

Following graduation, students can choose to access a growing Australian job market.

Cristian Aguirre of Opportunities Australia Migration says that "students looking to further their studies at university will be eligible to apply for a Post-Study Work Visa upon completion of their bachelor or master degree programs. This visa will enable them to work full-time in their field of study for a period of 2 years or more."

Aguirre adds that "the major shift in Australia's immigration system toward employer sponsored and business visas rather than independent general skilled migration has created a number of opportunities for highly skilled migrants to pursue employment opportunities

directly from abroad rather than upon their arrival into Australia."

SkillSelect, an online resource, enables prospective skilled worker migrants to lodge an Expression of Interest (EOIs) to Australian employers and public institutions.

Covering everything from mining, construction, geology and engineering to nursing, teaching, marketing, IT and finance. Australia offers a stable economy and great living conditions compared to other countries with a number of opportunities across sectors.

BRIAN DUFF

Migration Institute Australia

PROFESSIONAL INSIGHT

Money talks

Banking in Australia will look very similar to what you see on the British high street. Australian banks have branches where their products and services can be accessed. Investments by Australian banks in technology mean that you can also access your bank account 24/7.

When should you open a bank account?

In Australia, most income including salary or wages, are paid directly into a bank account. So you should aim to open a bank account soon after, or even before, your arrival.

Some banks offer to open accounts even before you arrive in Australia – information on these services can be found on their websites.

Opening a bank account before emigrating to Australia could help make the transition a little easier. You would have the ability to transfer funds to the account before you leave home and be ready to receive payments once you arrive.

How to choose a bank account?

The Australian Bankers' Association (ABA) offers a free booklet 'Smarter Banking, Make the Most of Your Money' which can assist you in thinking about how you complete your banking and then choosing a product which best suits your needs. The booklet can be downloaded at www.bankers.asn.au

STEVEN MÜNCHENBERG

Chief Executive of the Australian Bankers' Association (ABA)



PHOTO: TOURISM NSW, COURTESY OF DSRD

Getting to know your new home

Australia is one of the most sought after destinations in terms of travel and migration and once you've found your opportunity to live there, many other considerations quickly come to mind. When making the move, you have to consider so many factors and juggling all of the changes that need to be made at once can be daunting.

Tim Cradock, General Manager International and Migrant Banking at Commonwealth Bank of Australia, migrated to Australia from South Africa in the early 2000s. He remembers moving to Australia as "the biggest change I ever made. It was exciting but it can be overwhelming. It's important to be organised and find the right service providers to suit your needs. From phone and internet, insurance to banking, there are so many things that need to be considered that having a specialist's help is almost vital."

Unless your employer is relocating you to Australia, you will need to plan for your relocation costs which will depend on how much you are going to take.

The rental market in Sydney, for example, is expensive in comparison to most countries. But if you intend on purchasing a home in Australia, most residents recommend renting first. This allows you to become familiar with the often diverse individual communities in and around a city, and make a more educated decision about long-term housing.

Schooling in Australia is divided into private and public. Private schooling can be quite expensive and is often religion affiliated. Eating out, grocery shopping, clothing (children's, business and casual) can also be expensive compared to what UK residents are used to paying, so it is important to be aware of the cost of living in Australia.

Cradock advises opening a bank account before you leave. "It's one of the first few steps that you should consider. Finding the bank that best

suits your needs and general information on banking in Australia will help make things a lot easier."

Having your banking needs set up prior to arrival will help in a number of ways. Cradock adds that "your Australian employer will require an Australian bank account to be able to pay you. You will also be able to transfer money and avoid paying fees for withdrawing money from your UK bank account whilst in Australia." He says that most importantly, "you will have money at your disposal for all the expected and unexpected expenses you will discover during your first couple of weeks."

Making the change to move to a new country is one of the most exciting and potentially overwhelming changes you can make in your life. Taking your time to know what the best choices are for continuing the comforts and necessities you are used to will make the transition that much smoother.

ELANA MCINTYRE

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THINGS TO CONSIDER WHEN PREPARING YOUR MOVE TO AUSTRALIA

Three months to go

- ➔ Organise a quote for shipping your goods.
- ➔ If you are taking a car, put your import approval application together. You must have owned the car for at least 12 months.
- ➔ Let your landlord know of your intended exit date.

Two months to go

- ➔ Send off your car import approval application.
- ➔ Complete the application form for your bank accounts in Australia.
- ➔ Book a flight.
- ➔ Set up a SIM card so you have a working Australian phone number when you land.

One month to go

- ➔ Cancel subscriptions, phone plans, internet, utilities, gym membership etc.
- ➔ Book accommodation for your last nights in London and hand over your flat to the landlord.
- ➔ Organise a going away party (of course!)
- ➔ Send money over to your new account so you can hit the ground running when you arrive.

When you arrive

- ➔ Visit your nominated bank branch to activate your account.
- ➔ Research rentals and buying property in Australia.
- ➔ Introduce yourself to your neighbours – Australians are a friendly bunch of people.
- ➔ Register for a tax number. Go to www.ato.gov.au
- ➔ Register for Medicare. Go to www.medicareaustralia.gov.au
- ➔ Apply for your state Driver Licence.

INSPIRATION

Question: Where can you see sparkling white sand, the best beaches and the world's largest coral?

Answer: Off the coast of tropical North Queensland, nestled in the Great Barrier Reef.

The Whitsundays

SHOWCASE

This unique and inspirational destination is bordered by the Great Barrier Reef and 74 tropical islands in the calm waters of the Coral Sea, midway along Australia's Queensland coast. The region spans from the beautiful beaches of Bowen in the north, to the inland township of Proserpine, to the rolling golf greens of Laguna Whitsundays in the south, and east to Airlie Beach—the gateway to the 74 islands.

Named by Cook in 1770, the Whitsundays is the largest group of offshore islands in Australia. The region's sparkling azure seas, cradled by the Great Barrier Reef, are dotted with an array of national park islands, coral cays, fringing coral reefs and stunning beaches. For a truly memorable holiday, the Whitsundays has it all, a veritable feast of indulgent experiences all within short distance of each other.

The Whitsundays is the ideal hub from which to enjoy all that the Great Barrier Reef has to offer. From diving and snorkelling, to a scenic flight, to sailing, you can enjoy the Great Barrier Reef and Whitsunday islands from above, below and in-between. The Whitsundays are quite literally situated in the heart of the Great Barrier Reef. Heart Reef is a beautiful composition of coral that has naturally formed into the shape of a heart and located within Hardy Reef off the Whitsundays. The region is also home to award winning Whitehaven Beach (currently named Queensland's Most Beautiful Beach).

The Great Barrier Reef and Whitsunday islands offer natural protection from the open ocean, making the waters of the Whitsundays some of the best sailing grounds in the world. A sailor's paradise, there are



PHOTO: HAMILTON ISLAND

Did you know that the Great Barrier Reef is bigger than the United Kingdom, Switzerland and Holland combined?

Courtesy of the Great Barrier Reef Marine Park Authority

endless secluded coves and anchorages, fringing reefs and isolated beaches to enjoy.

The range of accommodation and food/wine experiences for holiday makers to enjoy is diverse and suits all budgets. From Airlie Beach's 'eat street' on the Esplanade, to five star dining on Hamilton Island, to the Chef's Table on Hayman, visitors' taste buds tingle their entire holiday. Luxury resorts, hotels, motels, caravan parks and backpacker accommodation are all on offer to suit any budget.

Day spas, rainforest walks, sailing trips, swimming, snorkelling, relaxing or exploring—the range of activities is endless and will satisfy even the most active traveller. The hardest part is deciding!

No matter what experience you desire from an island holiday, the Whitsundays has it on offer.

DANIELLE SEYMOUR

Tourism Whitsundays



WE RECOMMEND

You'll be spoiled for choice with over 60 different activities, including snorkelling the reef, sea kayaking, sailing, bushwalking and scenic flights. Plus a range of accommodation including quality, voted Best Resort in the World in the 2012 US Conde Nast



PHOTO: HAMILTON ISLAND



PHOTO: HAMILTON ISLAND

WHITE HAVEN

The largest in the Whitsunday group, Whitsunday Island is home to world famous Whitehaven Beach.

Pure, white, silica sand glistens along this 7km stretch of stunning beach, the jewel in the region's crown. The crystal clear aqua waters and pristine silica sand of world famous Whitehaven Beach stretch over seven kilometres along Whitsunday Island, the largest of the 74 islands in the Whitsundays.

It defines nature at its best and provides an amazing sense of relaxation and escape. As soon as you arrive, it's easy to see why it is the most photographed beach in Australia and has been named Queensland's Most Beautiful Beach, a title that has never before been bestowed upon a beach in Queensland, and may never be again.

COURTESY OF HAMILTON ISLAND

THE HEART OF THE OCEAN

Whether you're a romantic at heart or not, Heart Reef is an icon of the Great Barrier Reef and is a must see view.

Naturally formed into the shape of a love heart, this beautiful coral formation is located within Hardy Reef, just off the Whitsundays.

The discovery of Heart Reef in 1975 by one of local seaplane company, Air Whitsunday's, pilots has since provided

a focal point to scenic flights for romantics across the world. Heart Reef is in fact one of many coral bommies that make up the Great Barrier Reef and is only 17 metres in diameter. It can only be seen aerially as from sea level it is just like any of the other bommies that neighbour it.

COURTESY OF TOURISM WHITSUNDAYS



PHOTO: TOURISM WHITSUNDAYS



‘Perfectly situated at the heart of the Great Barrier Reef, amongst Queensland’s 74 Whitsunday Islands’

HAMILTON ISLAND
The island offers an experience like no other: glorious weather, beautiful natural surroundings and diverse flora and fauna
PHOTO: HAMILTON ISLAND

Traveller Readers’ Choice Awards. Or perhaps you’d prefer to do nothing at all and simply lay around one of the resort pools, on stunning Catseye Beach or nearby world-famous Whitehaven Beach.

You’ll also find a wide range of accommodation on Hamilton Island, from tropical

bungalows to luxurious hotels with spectacular views. If self-catering is more your style, choose one of our privately-owned Holiday Homes.

Keen golfers will be impressed by the 18-hole championship Hamilton Island Golf Club on neighbouring Dent Island, the only 18-hole

course on its own island in Australia. Designed by five-time British Open winner Peter Thomson, the par 71 18-hole course is on par with Australia’s top golfing destinations for its design, location and facilities and features unparalleled views of the Whitsundays and the surrounding

Great Barrier Reef. Hamilton island is the perfect destination for couples, families or anyone who wants to experience the beauty of the Great Barrier Reef and Whitsundays.

COURTESY OF HAMILTON ISLAND



THINGS TO DO IN THE WHITSUNDAYS

- Catch a seaplane or helicopter to a private beach for a picnic to remember.
- Go whale watching.
- Explore Hamilton Island in a golf buggy.
- Spend a memorable night under the stars on a reef sleep.
- Learn to scuba dive at some of the best reefs in the world, including the Stepping Stones and the Cathedrals.
- Snorkel among 1,500 species of fish and 400 types of coral.

COURTESY OF TOURISM WHITSUNDAYS



qualia, Best Resort in the World, 2012 US Condé Nast Traveler Readers' Choice Awards

Have you ever wished you could stretch precious seconds into leisurely hours? At qualia, you can relax and unwind in unmatched comfort, amongst the pristine surroundings of Australia’s beautiful Whitsundays and the Great Barrier Reef. Nestled into the secluded northernmost tip of Hamilton Island, at qualia you can experience exquisite food and wine in the two superb restaurants, the ultimate indulgence at Spa qualia or the simple joy of just lying in peace by one of the idyllic pools or within your own private pavilion. If you decide to venture out of qualia, you’ll discover that the beaches and waterways of the Whitsundays are some of the world’s best for sailing, diving, fishing and kayaking. For golfers, try our 18-hole championship golf course with challenging fairways and a Clubhouse with 5-star cuisine. Experience qualia now, it’s just a short direct flight from most major Australian mainland cities. **Call +61 2 9433 3349 or visit qualia.com.au**



NEWS

Private health cover

Overseas visitors on temporary visas are not eligible for public healthcare benefits unless they are from a country with which Australia has a 'Reciprocal Health Care Agreement'. Currently, Australia has agreements with the United Kingdom for medically necessary treatment in a public hospital.

The Department of Immigration and Citizenship (DIAC) recommends that all visitors to Australia take out travel/health insurance for the duration of their stay in Australia.

A number of private health insurers and general insurers provide excellent health cover for overseas visitors. While most overseas visitors' health cover products have limited cover for pharmaceuticals, they do offer cover for some or all of the costs of other services not

covered by Medicare, such as ambulance services, dental, optical items, physiotherapy and a wide range of other services.

More than half of the Australian population chooses to have private health cover as being a private patient means you have more control in choosing your treating doctor in hospital and can reduce your waiting time for elective surgery by having treatment in a private hospital.

Private Healthcare Australia

represents the private health insurance industry and the millions of Australians who have chosen to have private health cover.

For more information visit; <http://www.privatehealthcareaustralia.org.au>

COURTESY OF PRIVATE HEALTHCARE AUSTRALIA AND THE AUSTRALIAN GOVERNMENT - DEPARTMENT OF HEALTH AND AGING AND THE DEPARTMENT OF IMMIGRATION AND CITIZENSHIP

COMMERCIAL FEATURE

GET AHEAD WHEN MOVING TO AUSTRALIA

■ **As the grey skies of winter close in, it doesn't take much more than a Home and Away repeat to have us thinking about the sun and surf of Australia.**

The home of our Ashes rivals (and now former England striker Emile Heskey), is also the home to our largest number of expats.

According to the Home Office, more than a million UK expats live down under. "Australia has long been a popular destination for those looking for a new life," says London-based Australian banking executive, John Crutchley.

"Fortunately, there's now so much you can do prior to leaving to help you get off to a great start when you arrive."

Mr Crutchley, who is a Business Development Manager at one of Australia's major multi-national banks ANZ, points to some key steps to take.

"It's natural to be excited and many people we speak with are also a little apprehensive but there are some wonderful resources available," he said.

Mr Crutchley says this includes www.movingtoaustralia.anz.com which helps you to know what to expect when you arrive, with fact sheets that cover:

- Finding a place to live
- The home buying and renting process

- The health system
- Working
- Enrolling children at school
- Getting a drivers license
- Contacts for key government and non-government support agencies.

"The moving to Australia site can also help you put in place some of the key steps before you leave."

Mr Crutchley says these include:

- ➔ **Applying for an Australian bank account:** "This means that, once you've provided proof of your identity at a branch in Australia, you're ready to go and can access ATMs, phone and mobile banking while you are in Australia. Also, if you are working, your employer will need

an account to deposit your salary."

➔ **Transfer funds:** "Once you have your Australian account set up, you can do this before you leave and also have friends or family make transfers while you are away. You need to provide proof of your identity at a branch in Australia before you're able to access your funds."

➔ **Find a relocation service:** "These services can assist with visas, recruitment, flights and your removals."

With so many expats in Australia, hopefully the transition will be easy, but getting your banking sorted before you go is a great start.

Open an Account with ANZ - Australia's Bank of the Year 2012 before you leave home.

Just visit www.movingtoaustralia.anz.com/UK
or call +44 (0) 203 229 2436 weekdays between 9am - 5pm (GMT).



We live in your world **ANZ**

PERSONAL INSIGHT

Victoria Hanlon

Mediaplanet sat down with UK native **Victoria Hanlon**, a public relations professional living in Melbourne from Newcastle upon Tyne.



HOW I MADE IT

Hanlon arrived in Australia nearly four years ago on a working holiday visa (subclass 417), with the intention of staying for one year. She quickly fell in love with the place, especially Melbourne where she still lives, and so decided to stay. She explored various options including fruit picking for three months (which extends the 417 visa for another year) but quickly found an employer who sponsored her for a 457 business visa. She stayed on the business visa for a few years, during which time she changed employers (your new employer takes on responsibility for the visa) and in

June of this year, she applied and received permanent residency.

The subclass 457 visa is for skilled workers from outside Australia who have been sponsored and nominated by a business to work in Australia. You need to meet certain requirements and the industry you work in can impact how difficult it is to obtain. To anyone who wants to travel or work in Australia, Hanlon suggests researching the visa process thoroughly to determine if you are eligible, and keep on top of immigration news, as the rules and processes often change.

We asked Hanlon to give us her expertise on UK readers top questions:

What were the biggest challenges in

moving to Australia?

1 The biggest challenge was setting myself up in an environment where service providers are completely alien to you. Bank accounts, mobile phone providers, health insurance — it was hard to know where to start.

If you could provide one piece of advice what would it be?

2 Take your time to research providers and decide which options are the best for you. Talk to people to ensure you get the most realistic perspective of companies and providers (for example, all mobile phone companies say they're the best, but do you know which provide good network coverage and which don't?)

How have you found navigating the Australian health system?

3 It's very different to the UK system so I found it a bit confusing at first, especially given that I needed to go into hospital shortly after I arrived in Australia. I had no idea what I was entitled to and why that was/wasn't the case. I'm a lot more familiar with the system now, but it was very confusing in the early days.

Are there any things you wish you had known beforehand?

4 Yes, when I moved to Australia I took out long-term travel insurance because I had no idea how the health system worked and didn't know what I was entitled to. However, when I arrived and found out more about the health system in Australia, I realised that I was eligible for a range of Medicare services (not all but importantly public hospital treatment). If I had known this beforehand, I would have been able to save a lot of money. Medicare is a great system but it does not cover things such as a visit to the dentist. For me, that was when my health insurance really became invaluable — it saved me thousands of dollars when I needed emergency dental work. Additionally, private health insurance enables me to claim on things like optometry (which is great because I wear glasses), physio and acupuncture.

ELANA MCINTYRE

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DON'T MISS



With four of Australia's major cities being voted in the world's top ten and Melbourne taking first place, it is little wonder that people are still flocking to Australia, as they have for generations past.

What is different now is that people are much more savvy about what they expect and what they will find when they arrive. They expect relocation consultants such as Elite Executive Services who only employ consultants who have had relocation experience themselves: they are able to find the home and school search and settling in so much smoother for newcomers because they have lived it themselves! Newcomers can now open a bank account, take health insurance and arrange every aspect of their move from an iPhone or iPad as they wait for their train or next appointment. The free app 'appLocation Australia' not only provides information but also allows users to budget and calendarise tasks. Websites such as www.aussierelocation.com.au offer even more detailed information and opportunities to be prepared but also allow people to take the next step to feeling at home: learning local secrets.



for a
change
that's as
good
as a
holiday

Thinking of moving to Australia?
It could be the best move you make, we're here to make sure it's also the easiest.

Visit www.csimmi.com.au now or contact info@csimmi.com.au to see how we can help you.



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