



# TRADE SUPPORT LOANS TAX FILE NUMBER (TFN) MISMATCH

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

When you access a TSL 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 TSL 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 TSLs.

## 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 given my TFN but my Apprenticeship Network Provider is telling me it is wrong. What could be happening?

After you supply your TFN on your TSL application, data matching software is used to check that it is correct. This software matches the information you supplied on your application with information you have previously given to the ATO.

If there is a mismatch between the TFN, name, date of birth or address information held for you by the ATO and the information you have supplied in your application, you will need to correct the mismatch. In the event that the mismatch is not corrected, any payments of TSL you have received will be considered overpayments that will need to be repaid.

It is important that your details match perfectly to prevent the chance of mismatches occurring. For example, if your name is 'Jessica Smith' on your ATO record, there will be a mismatch if you have recorded your name as 'Jess Smith' on your Trade Support Loans application.

A mismatch can also be caused if the address at the ATO is your parent's address but you identified a new address on your application.



## How do I fix the mismatch?

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

Once you have checked that all of your profile details are correct in your myGov account, you should cross-check these against the TFN, name, and address details you have supplied in your Trade Support Loans application and advise your Apprenticeship Network Provider of any differences.

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 mismatch?

If you don't fix the mismatch, any payments of Trade Support Loans you have received will be considered overpayments that 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 set 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 Trade Support Loans. If you don't have the contact details for your Apprenticeship Network Provider, you can find them at [www.australianapprenticeships.gov.au](http://www.australianapprenticeships.gov.au).