



May 2020 phone scam - requesting bank account details for the JobKeeper payment

ATO is receiving reports of scammers pretending to be from the ATO calling members of the public and asking them to provide their bank account details. They are telling them that their employer has registered them for the JobKeeper Payment, but that the ATO needs their bank account details to deposit the funds into their account.

Do not provide the information requested. Employees that are eligible for JobKeeper payments will be paid by their employer and the ATO will reimburse their employer for these payments. The ATO does not need the bank account details of individual employees.

If you are not sure whether an ATO call is legitimate, hang up and phone us on 1800 008 540 to check.

Scammers are constantly developing new ways to steal from the community, and will often try to take advantage of people when they are most vulnerable.

You can help us stop scammers in their tracks by warning your friends and family to stay alert.

See also:

- [Verify or report a scam](#) – for tips on how to spot a scam
- [Current SMS and email activities](#) – to see SMS and email notifications we're currently sending out



frequently asked questions

Answers to questions on:

- [JobKeeper payment](#)
- [Not-for-profit employers and salary packaging](#)
- [FBT and working from home](#)
- [FBT on accommodation, food and transport](#)
- [FBT on benefits to protect employees from COVID-19](#)
- [FBT and emergency health care](#)
- [FBT and providing the flu vaccination to employees who are working from home](#)
- [FBT and providing testing for COVID-19 to employees](#)
- [Super guarantee obligations](#)

JobKeeper payment

Question: How do I know if my business is eligible for the JobKeeper payment?

Answer: Employers will be eligible for the JobKeeper payment if all of the following apply:

- On 1 March 2020, you carried on a business in Australia or were a not-for-profit organisation that pursued your objectives principally in Australia.
- You employed at least one eligible employee on 1 March 2020.
- Your eligible employees are currently employed by your business for the fortnights you claim for (including those who are stood down or re-hired).
- Your business has faced a
 - 30% fall in turnover (for an aggregated turnover of \$1 billion or less)
 - 50% fall in turnover (for an aggregated turnover of more than \$1 billion), or
 - 15% fall in turnover (for ACNC-registered charities other than universities and schools).
- Your business is not in one of the [ineligible](#) categories.

You should note that the turnover calculation is based on GST turnover, but there are some modifications, including disregarding GST grouping where two or more associated business entities operate as a single GST group. We will provide further information soon about applying the turnover test.

See also:

- [Eligible employers](#)

This question was last updated on 23 April 2020.

Not-for-profit employers and salary packaging

Question: I am a not-for-profit employer and I provide salary-packaged meal entertainment to my employees. Can my employees use their exempt

(or rebatable) cap during the FBT year ending 31 March 2021 given restaurants and public venues are currently closed due to COVID-19?

Answer: Whether the provision of meals qualifies as salary-packaged meal entertainment depends on the particular facts and circumstances of the meal and how it is provided. Given the unprecedented circumstances currently existing, for the FBT year ending 31 March 2021, we will not apply any compliance resources to scrutinising expenditure under these arrangements provided the meals are provided by a supplier that was authorised as a meal entertainment provider as at 1 March 2020.

We also confirm that for the FBT year ended 31 March 2020, we will not apply any compliance resources to scrutinising expenditure under these arrangements during the period where restaurants and public venues were closed.

This question was last updated on 17 April 2020.

FBT and working from home

Question: Will I need to pay FBT if I provide an employee with items to allow them to work from home due to COVID-19?

Answer: If you provide your employees with a laptop and a portable printer or other portable electronic devices to enable them to work from home or from another location due to COVID-19, these will usually be exempt from FBT if they are primarily used for your employee's employment.

If you allow your employee to use a monitor, mouse or keyboard they otherwise use in the workplace, or if you provide them with stationery or computer consumables or pay for their phone and internet access, the minor benefits exemption or the otherwise deductible rule may apply.

The minor benefits exemption may apply for minor, infrequent and irregular benefits of less than \$300.

The otherwise deductible rule allows you to reduce the taxable value of benefits by the amount for which your employee would be able to claim a once-only deduction.

See also:

- [Fringe benefits tax](#)

- [Work-related items exempt from FBT](#)
- [Minor benefits](#)
- [Home office expenses](#)

This question was last updated on 9 April 2020.

FBT on accommodation, food and transport

Question: Will I need to pay FBT if I provide an employee adversely affected by COVID-19 with emergency accommodation, food, transport or other assistance?

Answer: No, so long as both of the following apply:

- The benefit given to your employee is emergency assistance to provide immediate relief.
- That employee is, or is at risk of being, adversely affected by COVID-19.

In the context of COVID-19, we will accept that the FBT emergency assistance exemption applies if you, as an employer, have provided emergency accommodation, food, transport or other assistance to an affected employee.

Exempt assistance would cover, for example:

- expenses incurred relocating an affected employee due to COVID-19, including paying for flights for overseas to return to Australia
- expenses incurred providing food and temporary accommodation if an affected employee is unable to travel due to travel restrictions (including domestic, interstate or intrastate travel)
- benefits provided that allow the affected employee to self-isolate or be quarantined
- transporting or paying for an affected employee's transport expenses including car hire and transport to temporary accommodation.

See also:

- [Fringe benefits tax](#)
- [Emergency assistance](#)
- [Coronavirus \(COVID-19\) External Link](#)

This question was last updated on 9 April 2020.

Question: My employees work on a fly-in fly-out and a drive-in drive-out basis. With the travel restrictions arising from COVID-19, some are not able to return to their normal residence on the days they aren't working. I'm paying for their temporary accommodation and meals while they can't return home. Do I have to pay FBT for the accommodation and meals I am providing?

Answer: No, you won't have to pay FBT for the temporary accommodation and meals provided to your employees who are unable to return to their normal residence due to domestic and international travel restrictions in response to COVID-19. These benefits are considered emergency assistance and are exempt from FBT.

See also:

- [Emergency assistance](#)

This question was last updated on 9 April 2020.

FBT on benefits to protect employees from COVID-19

Question: If I give my employees gloves, face masks, sanitisers and anti-bacterial spray to protect them from contracting COVID-19 while at work, do I need to pay FBT on these benefits?

Answer: It depends. These benefits will be exempt from FBT under the emergency assistance exemption if you provide them to your employees to carry out their duties that require them to have physical contact or be in close proximity to customers or clients while carrying out their duties or they are involved in cleaning premises.

Examples of this type of work include the:

- medical industry (such as doctors, nurses, dentists and allied health workers)
- cleaning industry
- airline industry
- hairdressing and beautician industry

- retail, café and restaurant industry.

If your employees' specific employment duties are not of the kind described above, the minor benefits exemption may apply if you provide an employee with minor, infrequent and irregular benefits of less than \$300.

See also:

- [Fringe benefits tax](#)
- [Emergency assistance](#)
- [Buying protective items](#)
- [Minor benefits](#)

This question was last updated on 9 April 2020.

FBT and emergency health care

Question: Will I need to pay FBT if I provide emergency health care to an employee affected by COVID-19?

Answer: Exemptions from FBT for emergency health care is limited. They only apply to health care treatment provided:

- by an employee of yours (or an employee of a related company)
- on your premises (or premises of the related company)
- at or adjacent to an employee's worksite.

If you pay for your employee's ongoing medical or hospital expenses, FBT applies.

However, if you pay for transporting your employee from the workplace to seek medical assistance, the cost is exempt from FBT.

See also:

- [Fringe benefits tax](#)
- [Emergency assistance](#)

This question was last updated on 17 March 2020.

FBT and providing the flu vaccination to employees who are working from home

(New) Question: My employees are unable to get the influenza vaccine at the workplace as they are working from home due to COVID-19. Will I need to pay FBT if I provide my employees with a voucher or reimbursement for getting the flu vaccine from a GP or chemist?

Answer: No, you won't have to pay FBT on a voucher or reimbursement for the costs of an employee's flu vaccine from a GP or chemist, as long as it is available generally to all employees.

Providing a flu vaccination to employees is exempt from FBT as it is the provision of work-related preventative health care. It does not matter that you cannot provide the flu vaccine at the workplace because some or all of your employees are working from home due to COVID-19.

If only some of your employees choose to receive the flu vaccine at the GP or chemist, the voucher or reimbursement will still be exempt from FBT, as long as you offered it to all employees.

See also:

- [Fringe benefits tax](#)

This question was last updated on 8 May 2020.

FBT and providing testing for COVID-19 to employees

(New) Question: Will I need to pay FBT if I provide testing for COVID-19 to my employees prior to them entering the workplace?

Answer: No, you won't have to pay FBT on the provision of COVID-19 testing for your employees prior to them entering the workplace, as long as the testing is carried out by a legally qualified medical practitioner or nurse and is made available generally to all employees.

The provision of this test will be exempt from FBT as it is work-related medical screening, due to the highly infectious nature of COVID-19, and that any employee is equally susceptible to contracting the virus.

If only some of your employees are provided with COVID-19 tests, the tests will still be exempt as long as you offered them to all employees.

See also:

- [Fringe benefits tax](#)

This question was last updated on 8 May 2020.

Super guarantee obligations

Question: I can't afford to pay my employee's super guarantee contributions by the due date because of COVID-19. What do I need to do?

Answer: Legally, we can't extend the due date to pay the super guarantee contributions for your employees.

Pay as much as you can by the due date, even if you can't pay in full. This will reduce the super guarantee charge.

If you didn't pay the full super guarantee by the due date:

- lodge a *Super guarantee charge statement*
- pay the charge to us.

If you do this within the month, there will be no penalties. Interest will still apply.

If you have trouble paying the super guarantee charge, we can work with you to set up a payment arrangement – see [Pay in full or set up a payment plan](#).

See also:

- [Contact us](#)
- Super for employers – [Employers affected by disaster](#)
- Super for employers – [Missed and late payments](#)

This question was last updated on 20 March 2020.

Question: My employees are temporarily working overseas because of COVID-19. Does this affect my super guarantee obligations?

Answer: If your employees usually live and work in Australia and are only temporarily working overseas, there is no change to your pay as you go (PAYG) withholding, FBT and super guarantee obligations.

The situation may be more complicated if your employee ends up staying overseas for a lengthy period. We encourage you to first consider our existing advice on these issues. If you are unsure of the effect in your circumstances contact us for further guidance.

See also:

- [Employees who work in a foreign country](#)

This question was last updated on 20 March 2020.

Question: I'm an Australian employer and my employee is not an Australian resident. They are working in Australia temporarily as a displaced employee because of COVID-19. What are my employer obligations?

Answer: In most cases, you have the same kind of tax obligations for all employees you have working in Australia. This includes PAYG withholding, FBT and super guarantee.

The same withholding rules apply to both your domestic employees and your displaced foreign employees.

Regarding foreign employees, some of these employees will not have an Australian tax liability on their employment income earned while in Australia (see [Not an Australian resident, temporarily in Australia](#)). If this is the case, there are no PAYG withholding obligations.

We understand in the current environment you may have a larger workforce temporarily situated in Australia because of COVID-19. However it is important to ensure that your displaced foreign employees are supported in the same manner as your domestic staff. We are happy to work with you in setting up to meet your obligations to displaced employees.

See also:

- [PAYG withholding](#)

This question was last updated on 20 March 2020.

Question: My employee was temporarily working in Australia because of COVID-19 and I paid superannuation on their behalf. When they leave Australia can they withdraw that super?

Answer: When the employee leaves Australia permanently, they may withdraw any superannuation you paid on their behalf while they were displaced (subject to eligibility requirements and tax).

Generally your employee can claim a Departing Australia Superannuation Payment (DASP) if the following apply:

- They accumulated superannuation while working in Australia on a temporary resident visa issued under the *Migration Act 1958* (excluding Subclasses 405 and 410).
- Their visa has ceased to be in effect (for example, it has expired or been cancelled).
- They have left Australia.
- They are not an Australian or New Zealand citizen, or a permanent resident of Australia.



Residential rental properties

Question: My tenants are not paying their full rent or have temporarily stopped paying rent because their income has been adversely affected by COVID-19. Can I still claim deductions on my rental property expenses?

Answer: Yes. If tenants are not meeting their payment obligations under the lease agreement due to COVID-19 and you continue to incur normal expenses on your property, then you will still be able to claim these expenses in your tax return.

Question: I'm considering reducing the rent for tenants whose income has been adversely affected by COVID-19 to enable them to stay in the property. The tenants are not in default of their rent. Will my deduction for rental property expenses be reduced because of this?

Answer: No. If you decide to reduce the rent to enable your tenants to remain in the property (thereby maximising your rental return in a changed rental market), your deduction for rental property expenses will not be reduced.

This question was last updated on 3 April 2020.

Question: If I receive a back payment of rent or an amount of insurance for lost rent, is this amount assessable income?

Answer: Yes. These amounts should be declared as income in the tax year in which you receive the amounts.

This question was last updated on 3 April 2020.

Question: If the bank defers loan repayments for a period of time as a result of COVID-19, can I continue to claim interest on the loan as a deduction?

Answer: Yes. If interest continues to accumulate on your loan, it will be an expense that you have incurred and is therefore deductible. Interest remains deductible on the loan even if the bank defers the repayments.

This question was last updated on 3 April 2020.

Question: Can I access the new instant asset write-off for my property?

Answer: No. If you are a property investor, you cannot access the instant asset write-off deduction.

See also:

- [Instant asset write-off deduction](#)

This question was last updated on 3 April 2020.

Short-term rental properties

Question: COVID-19 is adversely affecting demand, including cancellation of existing bookings, for a property that I currently rent out as short-term accommodation. I have previously had some private use of the property. Will I be able to continue to deduct expenses associated with this property in the same proportion as I was entitled to claim before COVID-19 for the period that demand is adversely affected?

Answer: The amount you can claim will depend on how the property had been used before COVID-19 and how you had planned to use it during the COVID-19 period. If the reason for the adverse effect on demand for your property is because of COVID-19 (or the bushfires before this), you can continue to deduct expenses associated with your property in the same proportion as you were entitled to deduct before COVID-19.

If you had started to use the property in a different way than before COVID-19, the proportion of expenses you can claim as a deduction may change. Examples of changed use include:

- increased private use of the property by you, your family or your friends
- a decision to permanently stop renting out your property once the COVID-19 restrictions end.

This question was last updated on 23 April 2020.

Question: I would like to stop paying for advertising on my short-term rental property during COVID-19 as I am not getting any queries for the property. Can I still claim deductions associated with holding the property?

Answer: It depends on a wider range of factors, not just one. Whether active and bona fide efforts are made to ensure a property is available for

rent is only one factor to consider when determining the appropriate method to apportion deductions for a short term rental property. You would need to consider how the property had been used before COVID-19 and how you plan to use it during the period now adversely affected by COVID-19.

During this time we acknowledge it may be a reasonable commercial decision to temporarily reduce the level of paid advertising for your property, depending on the restrictions in your property's locality. However this factor alone doesn't necessarily determine the allowable proportion of your deductions.

This question was last updated on 23 April 2020.

Question: I am using my holiday home privately for myself and my family so we can isolate during COVID-19. Can I continue to claim deductions for the property for this period, as I am unable to rent the property commercially?

Answer: No. If you are using the property yourself or providing it to friends or family, this will increase your private usage of the property and reduce the deductions you can claim.

This question was last updated on 23 April 2020.