

IT PROFESSIONALS MIGRATION TO AUSTRALIA & CANADA

2026 Edition

The Complete Dual-Destination Roadmap for Software Engineers,
Developers, Data Scientists, Cybersecurity & Cloud Professionals

PART I — AUSTRALIA

Visa Pathways • Points Test • State Nomination • Skills Assessment • GTI

PART II — CANADA

Express Entry • PNP • Global Talent Stream • NOC Mapping • CRS Masterclass

PLUS: Canada vs Australia — The Definitive IT Professional Decision Framework

Manoj Palwe

RCIC R422575 | CAPIC Fellow R11592 | MIA Examination Qualified
25+ Years | 10,000+ Families | 20,000+ YouTube | 600+ LinkedIn Recommendations

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PART I

MIGRATION TO AUSTRALIA

Visa Pathways • Points Test • State Nomination • ANZSCO • Skills Assessment

IT PROFESSIONALS MIGRATION TO AUSTRALIA

2026 Edition

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IT Architects, Data Scientists & Tech Professionals
Visa Pathways • Points Calculation • State Sponsorship • Canada vs Australia Comparison

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About the Author

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With over 25 years of immigration consulting experience and having personally assisted more than 10,000 families navigate immigration pathways to Canada, Australia, Germany, the UK, UAE, New Zealand, Ireland, and other destinations, Manoj brings unmatched depth of practical knowledge to every client engagement.

Manoj maintains an active digital presence with over 20,000 YouTube subscribers and 600+ LinkedIn recommendations from clients and professional peers worldwide. He is a prolific author of immigration guides published on Amazon, designed to give aspiring migrants the same quality of information that was previously available only through expensive professional consultations.

His particular expertise lies at the intersection of Canadian and Australian immigration — a rare dual-country qualification that allows him to provide uniquely informed guidance to IT professionals weighing their options across both destinations.

Connect with Manoj

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If this book helped you understand your options or avoid a costly mistake, please leave an honest Amazon review. Two minutes — it helps the next person in the same situation.

For a professional assessment of your specific immigration case, consider a Personal Evaluation Report (PER) with Manoj Palwe at dreamvisas.com.

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Introduction: Why Australia for IT Professionals in 2026?

If you are an IT professional sitting in Bengaluru, Hyderabad, Pune, Mumbai, or Delhi, scrolling through LinkedIn feeds flooded with layoff announcements from US tech giants, Australia is not just an option — it is rapidly becoming the destination of choice for talented technology workers from India and around the world.

Australia's technology sector faces a structural talent deficit. By 2026, the country is short of over 160,000 technology workers, with demand accelerating in artificial intelligence, cloud infrastructure, cybersecurity, and data engineering. The Australian government has responded by keeping its Skilled Occupation List well-stocked with IT roles, maintaining competitive points-test thresholds, and actively incentivising states to nominate technology professionals.

This is not theoretical. In every SkillSelect invitation round from 2024 onward, software engineers, ICT business analysts, and network administrators received invitations with points scores that Indian professionals — with strong English and relevant experience — can realistically achieve.

The Four Reasons IT Professionals Choose Australia

- Transparent, merit-based points system — no employer dependency at visa lodgment stage for PR
- World-class technology salaries — AUD 100,000–180,000+ for senior IT roles in Sydney and Melbourne
- Clear pathway to permanent residency and then citizenship within 4–5 years
- Quality of life consistently ranked among the world's best — climate, healthcare, education, safety

Who This Book Is For

This book is written specifically for:

- Indian IT professionals aged 25–44 exploring permanent migration options
- Software engineers, developers, architects, data scientists, cybersecurity professionals, cloud engineers
- IT professionals currently in Canada on work permits comparing Canada PR vs Australia PR timelines
- H-1B visa holders in the US evaluating alternative English-speaking destinations
- Fresh IT graduates in Australia on student visas planning their post-study work and PR strategy
- IT professionals already in Australia on 482 or 491 visas seeking the PR conversion roadmap

Whether you are starting from scratch or already in the Australian system, this book gives you the exact information, checklists, and strategy you need to navigate the process with confidence.

CONSULTANT INSIGHT — Manoj Palwe

In my 25 years of immigration consulting, I have seen one consistent pattern: the people who achieve the best outcomes are not the most qualified — they are the most prepared. Australia's skills migration system rewards strategic thinking. This book is designed to give you that strategy.

Chapter 1: Australia's Immigration Landscape — The Big Picture

Australia operates one of the most transparent and data-driven immigration systems in the world. Unlike many countries where visa outcomes depend heavily on employer relationships or lotteries, Australia's skilled migration program is largely points-based and demand-driven — qualities that suit IT professionals extremely well.

1.1 The Three Streams of Skilled Migration

Australia's Department of Home Affairs administers skilled migration through three primary streams:

| Stream | Key Visas | Who It Suits |
|--------------------|--|--|
| Points-Tested | 189, 190, 491 | Professionals with strong points scores and ACS assessment |
| Employer Sponsored | 482 (TSS), 186 (ENS) | Professionals with an Australian employer willing to sponsor |
| Special Programs | Global Talent (858), Business Innovation | Exceptional talent or business migrants |

1.2 The Annual Migration Programme

Australia sets an annual migration program cap. In 2025–26, the total permanent migration program is set at approximately 185,000 places, with the skilled stream comprising the largest share at roughly 132,200 places. This is a deliberate government policy to address chronic skill shortages, particularly in the technology sector.

1.3 SkillSelect — The Points-Test Invitation System

SkillSelect is the online system through which skilled migrants submit an Expression of Interest (EOI). The Department of Home Affairs then issues Invitations to Apply (ITAs) based on points scores from highest to lowest. This means your strategy is not just about meeting minimum requirements — it is about maximising your points to receive an invitation in the shortest possible time.

SkillSelect invitation rounds are held approximately fortnightly. Each round specifies the occupation and the lowest points score that received an invitation (the 'cut-off'). For popular IT occupations, the cut-off typically ranges from 65 to 90 points depending on the visa subclass and state.

1.4 Key Government Bodies You Must Know

| Body | Role |
|-----------------------------------|---|
| Department of Home Affairs (DHA) | Overall visa processing and policy |
| Australian Computer Society (ACS) | Skills assessment for most IT occupations |

| | |
|----------------------------------|---|
| Engineers Australia (EA) | Skills assessment for ICT engineers |
| VETASSESS | Assessment for some IT management roles |
| State/Territory Nomination Units | Manage 190 and 491 nomination allocations |

1.5 Key Dates and Processing Times (2026)

Processing times vary significantly by visa type and individual circumstances. As at early 2026:

| Visa Subclass | Typical Processing Time (2026) |
|---------------------------------|--------------------------------|
| Subclass 189 (Independent) | 6–18 months after ITA |
| Subclass 190 (State Nominated) | 6–14 months after ITA |
| Subclass 491 (Regional) | 6–12 months after ITA |
| Subclass 482 (TSS) | 3–6 months |
| Subclass 186 (ENS Direct Entry) | 12–24 months |
| Global Talent Independent | 2–4 months (if selected) |

KEY FACT

Processing times are indicative only and can vary. Always check the current processing times on the Department of Home Affairs website at immi.homeaffairs.gov.au before planning your timeline.

Chapter 2: Which IT Occupations Qualify? (ANZSCO Codes Explained)

Australia classifies every occupation using the Australian and New Zealand Standard Classification of Occupations (ANZSCO). Your ANZSCO code determines which visa subclasses you can apply for, which skills assessment body assesses you, and ultimately, your eligibility for skilled migration.

For IT professionals, the relevant codes fall primarily in ANZSCO Major Group 2 (Professionals) — specifically Unit Group 261 (ICT Business and Systems Analysts), Unit Group 262 (Database and Systems Administrators), Unit Group 263 (ICT Network and Support Professionals), Unit Group 264 (Programmers), and Unit Group 265 (Software and Applications Programmers).

2.1 Core IT Occupations on the Skilled Occupation Lists

| ANZSCO Code | Occupation Title | SOL/MLTSSL | Assessing Body |
|-------------|---|------------|----------------|
| 261111 | ICT Business Analyst | MLTSSL | ACS |
| 261112 | Systems Analyst | MLTSSL | ACS |
| 261313 | Software Engineer | MLTSSL | ACS |
| 261314 | Software Tester | MLTSSL | ACS |
| 261399 | ICT Quality Assurance Engineer | MLTSSL | ACS |
| 262111 | Database Administrator | MLTSSL | ACS |
| 262113 | Systems Administrator | MLTSSL | ACS |
| 263111 | Computer Network and Systems Engineer | MLTSSL | ACS |
| 263112 | Network Administrator | MLTSSL | ACS |
| 263113 | Network Analyst | MLTSSL | ACS |
| 263211 | ICT Security Specialist | MLTSSL | ACS |
| 263299 | ICT Network and Support Professionals NEC | MLTSSL | ACS |
| 261211 | Multimedia Specialist | MLTSSL | ACS |
| 261212 | Web Developer | MLTSSL | ACS |
| 261311 | Analyst Programmer | MLTSSL | ACS |
| 261312 | Developer Programmer | MLTSSL | ACS |
| 261399 | Applications Programmer NEC | MLTSSL | ACS |
| 135111 | ICT Director | STSOL | ACS |
| 135112 | ICT Project Manager | STSOL | ACS |
| 225113 | ICT Sales Representative | STSOL | ACS |

MLTSSL = Medium and Long-term Strategic Skills List (eligible for 189, 190, 491). STSOL = Short-term Skilled Occupation List (eligible for 190 and 491, and some 482 streams).

2.2 Data Science, AI and Cloud — Emerging IT Occupations

Several high-demand emerging roles in data science, machine learning, and cloud computing are assessed under existing ANZSCO codes. Understanding how to map your actual role to the most favourable ANZSCO code is a critical strategic decision.

| Your Actual Role | Most Likely ANZSCO Mapping |
|---------------------------------|--|
| Data Scientist | 261112 Systems Analyst or 261111 ICT Business Analyst |
| Machine Learning Engineer | 261313 Software Engineer |
| Cloud Architect (AWS/Azure/GCP) | 263111 Computer Network and Systems Engineer |
| DevOps Engineer | 262113 Systems Administrator or 261313 Software Engineer |
| Cybersecurity Analyst | 263211 ICT Security Specialist |
| Product Manager (Tech) | 261111 ICT Business Analyst |
| Scrum Master / Agile Coach | 135112 ICT Project Manager |
| Business Intelligence Developer | 261111 ICT Business Analyst or 261112 Systems Analyst |

CONSULTANT INSIGHT — Manoj Palwe

ANZSCO mapping is one of the most misunderstood aspects of Australian skilled migration. I regularly see IT professionals apply under the wrong occupation code, leading to skills assessment refusals. Your job title does not need to match the ANZSCO title exactly — what matters is that your duties and experience align with the ANZSCO definition. Always read the ANZSCO occupation descriptions carefully before lodging your ACS application.

Chapter 3: Subclass 189 — Skilled Independent Visa

The Subclass 189 visa is Australia's flagship independent skilled migration pathway. It requires no employer sponsorship and no state or territory nomination — you apply entirely on your own merit based on your points score. For IT professionals who value independence and flexibility, the 189 is often the most desirable outcome.

3.1 Key Features of Subclass 189

- Permanent residency from the date of grant
- Live and work anywhere in Australia — no regional or state restriction
- Sponsor family members as secondary applicants
- Travel to and from Australia for 5 years
- Apply for Australian citizenship after meeting residence requirements
- Access Medicare (Australia's public health insurance) from day one

3.2 Eligibility Requirements

| Requirement | Details |
|-------------------|--|
| Age | Must be under 45 years at time of invitation |
| Occupation | Must be on the MLTSSL |
| Skills Assessment | Must have a positive skills assessment from ACS or relevant body |
| English Language | Competent English minimum; higher scores boost points |
| Points Score | Minimum 65 points; competitive scores typically 85–95+ |
| Health | Meet health requirements — medicals required |
| Character | Police clearances from all countries of residence |

3.3 Subclass 189 — Step by Step Process

1. Get your skills assessed by ACS (typically 8–12 weeks)
2. Sit an approved English test and achieve required score
3. Lodge Expression of Interest (EOI) in SkillSelect
4. Wait for Invitation to Apply (ITA) — issued in fortnightly rounds
5. Lodge visa application within 60 days of invitation
6. Provide health examinations and police clearances
7. Await decision — typically 6–18 months
8. Receive grant — activate visa by travelling to Australia within the validity period

3.4 Recent 189 Invitation Trends for IT Occupations

Based on SkillSelect data from 2024–25, the following cut-off scores were observed for major IT occupations under Subclass 189:

| Occupation | Approximate 189 Cut-off Points (2024–25) |
|----------------------------------|--|
| Software Engineer (261313) | 85–90 points |
| ICT Business Analyst (261111) | 85–90 points |
| Systems Analyst (261112) | 80–85 points |
| ICT Security Specialist (263211) | 75–85 points |
| Network Engineer (263111) | 75–80 points |
| Developer Programmer (261312) | 85–90 points |
| Database Administrator (262111) | 75–80 points |

Cut-off scores fluctuate with each invitation round. These figures are indicative only. Always check the latest SkillSelect data from the Department of Home Affairs.

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Many of my clients make the mistake of lodging their EOI the moment they hit 65 points. In competitive IT occupations, 65 points will not get you an invitation — you may wait indefinitely. I advise clients to calculate their realistic achievable score first, then plan how to add points through additional qualifications, Australian study, partner skills, or professional year before lodging. A targeted approach saves years.

Chapter 4: Subclass 190 — State / Territory Nominated Visa

The Subclass 190 is a state or territory nominated permanent visa. It offers a powerful advantage: nomination from a state or territory adds 5 points to your total score, often making the difference between waiting indefinitely and receiving an invitation within months.

For IT professionals who cannot reach the 189 cut-off score, or who want to maximise their invitation chances, the 190 is frequently the recommended pathway.

4.1 How State Nomination Works

Each Australian state and territory runs its own skilled nomination program. They set their own criteria — typically requiring you to work in their jurisdiction after grant. Each state has a limited number of nomination places per year, allocated by the federal government. States prioritise occupations aligned with their economic needs.

4.2 What States Look for in IT Applicants

- Occupation on the state's current invitation list (states publish their own occupation lists)
- Sufficient points score to be competitive within the state's pool
- Genuine intention to live and work in the state after visa grant
- Some states require a job offer within the state
- Some states require prior residency in the state on a current visa
- Financial capacity to settle in the state

4.3 Key States for IT Professionals — Quick Comparison

| State / Territory | Key IT Demand | Job Offer Required? | Prior Residency? |
|--------------------|------------------------------|---------------------|------------------|
| New South Wales | Fintech, Cloud, AI, Cyber | No (generally) | Sometimes |
| Victoria | Software Dev, Data, AI/ML | No (generally) | Sometimes |
| Queensland | Software, Networks, Cyber | No (generally) | No |
| South Australia | IT generalists, Project Mgmt | Sometimes | No |
| Western Australia | Mining IT, Networks, Systems | Sometimes | No |
| ACT (Canberra) | Govt ICT, Cyber, Cloud | Preferred | No |
| Tasmania | IT generalists | Sometimes | Preferred |
| Northern Territory | IT generalists | Often required | No |

Note: State nomination requirements change frequently. Always verify directly with the relevant state migration agency before applying.

4.4 190 Obligations — What You Must Do After Grant

A Subclass 190 is a permanent visa, but it comes with obligations. You must commit to living and working in the nominating state for a minimum of 2 years after visa grant. Failure to meet this obligation does not affect your visa status, but it may impact future citizenship or further migration sponsorship eligibility.

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The 190 is underutilised by Indian IT professionals who fixate on the 189 for its nationwide flexibility. In reality, after 2 years in any Australian city, most settle comfortably and never need to move. The 5 extra points from state nomination can cut your waiting time from 2–3 years to 6–12 months. That is a significant trade-off worth making.

Chapter 5: Subclass 491 — Skilled Work Regional Visa

The Subclass 491 is a provisional (temporary) visa — not an immediate permanent residency. However, it is a powerful stepping stone for IT professionals who either cannot yet reach the scores needed for 189 or 190, or who are willing to live regionally for 3 years in exchange for a faster pathway to PR.

5.1 Key Features of Subclass 491

- 5-year temporary visa — live and work in a designated regional area
- Nomination by a state or territory, or sponsorship by an eligible relative in regional Australia
- Adds 15 points to your points score for EOI purposes
- After 3 years living and working regionally, can apply for Subclass 191 (permanent)
- Can include family members as secondary applicants

5.2 What Is Defined as Regional Australia?

For the 491 visa, 'regional Australia' excludes Sydney, Melbourne, and Brisbane (and Gold Coast/Sunshine Coast). This means IT professionals must work and live outside these major cities. However, many regional centres offer excellent employment opportunities:

| Regional Centre | Key IT Opportunities |
|-----------------------------|---|
| Adelaide, SA | Strong tech sector, affordable living, major universities |
| Perth, WA | Mining tech, SAP, cloud infrastructure |
| Canberra, ACT | Government ICT, defence cyber, cloud |
| Newcastle / Wollongong, NSW | Growing tech hubs, close to Sydney |
| Geelong / Ballarat, VIC | Government IT, NBN, university tech |
| Toowoomba, QLD | AgriTech, logistics IT |
| Cairns / Townsville, QLD | Government IT, tourism technology |

5.3 The 491 to 191 Pathway

The Subclass 191 (Permanent Residence — Skilled Regional) is the natural progression from a 491 visa. Requirements include:

- Hold the 491 visa for at least 3 years
- Live and work in a designated regional area for at least 3 years
- Earn a minimum taxable income (approximately AUD 53,900 per year — confirm current threshold)
- Continue to meet health and character requirements

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The 491-to-191 pathway is gaining popularity among Indian IT professionals who are realistic about their points score. Adelaide in particular has become a popular destination — it is genuinely one of Australia's most liveable cities, IT salaries are competitive, and the cost of living is significantly lower than Sydney or Melbourne. Do not dismiss it simply because it is not on your radar.

Chapter 6: Points Test Masterclass — Maximise Your Score

The Australian points test is the engine of the skilled migration system. Every point matters. The difference between 80 and 85 points can mean the difference between an invitation in 3 months vs 18 months. This chapter is a comprehensive guide to maximising every legitimate point available to you.

6.1 The Complete Points Table

| Factor | Category | Points | Notes |
|-----------------------------|--|--------|--------------------------|
| Age | 18–24 | 25 | Best age band |
| Age | 25–32 | 30 | Maximum age points |
| Age | 33–39 | 25 | |
| Age | 40–44 | 15 | |
| Age | 45+ | 0 | Not eligible for 189/190 |
| English | Competent (IELTS 6) | 0 | Minimum only — no points |
| English | Proficient (IELTS 7) | 10 | Strong baseline |
| English | Superior (IELTS 8+) | 20 | Maximum English points |
| Overseas Work | 8–10 years in nominated occ. | 15 | Must be skilled work |
| Overseas Work | 5–7 years | 10 | |
| Overseas Work | 3–4 years | 5 | |
| Australian Work | 8–10 years | 20 | Must be nominated occ. |
| Australian Work | 5–7 years | 15 | |
| Australian Work | 3–4 years | 10 | |
| Australian Work | 1–2 years | 5 | |
| Australian Study | 2+ years in AU | 5 | Bachelor's or higher |
| Australian Study (Regional) | Regional campus | 5 | Additional bonus |
| Specialist Edu | Specialist education (Masters by research / Doctorate) | 10 | PhD in relevant field |
| Australian Qualification | At least a bachelor degree in nominated occ. | 5 | Must be relevant |
| Partner Skills | Competent English + positive skills assessment | 10 | Valuable if spouse is IT |
| Partner English | Partner has superior English only (no skills assessment) | 5 | |
| Single/No Partner | No partner OR partner is Australian/NZ citizen | 10 | Important factor |
| State Nomination (190) | Nomination from a state/territory | 5 | |
| Regional Nomination (491) | Nomination or sponsorship | 15 | |

| | | | |
|---------------------------------|--|---|----------------------------|
| Professional Year | Completed AU Professional Year in nominated occ. | 5 | Important for Indian grads |
| Credentialed Community Language | NAATI accreditation in a community language | 5 | Hindi, Tamil possible |
| Study in Regional AU | Study in regional Australia (2+ years) | 5 | Stacks with regional study |

6.2 The Ideal IT Professional Profile — Maximum Score Scenario

Let us model a typical Indian IT professional and calculate a realistic maximum score:

| Points Factor | Points Achievable |
|---------------------------------------|-------------------|
| Age 28 years | 30 |
| IELTS 8+ Superior English | 20 |
| 7 years overseas IT work experience | 10 |
| 2 years Australian IT work experience | 5 |
| Australian Bachelor's degree in IT | 5 |
| Professional Year completed | 5 |
| Partner skills assessment (IT spouse) | 10 |
| State nomination (190) | 5 |
| TOTAL | 90 points |

90 points is comfortably above the cut-off for most IT occupations under both 189 and 190. The key levers are English language score, partner skills, and Professional Year.

6.3 The Five Fastest Ways to Add Points

9. Improve IELTS to 8+ in all four bands — from 10 to 20 English points (+10 points)
10. Include partner's skills assessment — adds up to 10 points
11. Complete Professional Year in Australia — adds 5 points
12. Target 190 state nomination instead of 189 — adds 5 points
13. Accumulate more nominated occupation work experience — plan your application date carefully

CONSULTANT INSIGHT — Manoj Palwe

The single most impactful action most of my IT clients can take is to retake IELTS and push to 8+ in all four bands. The jump from proficient (IELTS 7, 10 points) to superior (IELTS 8+, 20 points) is worth 10 precious points. Combined with state nomination and partner skills, this alone can move an applicant from the 'indefinite wait' category to an invitation within 6 months.

Chapter 7: Skills Assessment — Australian Computer Society (ACS)

The skills assessment is the foundation of your Australian migration application. Without a positive skills assessment from the Australian Computer Society (ACS) — or the relevant assessing body — you cannot even submit an EOI in SkillSelect. Getting this right is non-negotiable.

7.1 What Is an ACS Assessment?

The ACS assesses whether your qualifications and work experience are suitable for the nominated ANZSCO occupation. ACS does not just verify your credentials — it makes a judgement on whether your background is closely related to the nominated IT occupation. A mismatch between your job duties and the ANZSCO description is the most common reason for assessment refusals.

7.2 Types of ACS Assessment

| Assessment Type | When to Use |
|-----------------------------------|--|
| Migration Skills Assessment (MSA) | For 189, 190, 491 skilled migration — most common for Indian IT professionals |
| Skills Recognition Assessment | For 457/482 holders seeking PR via employer sponsorship |
| RPL Assessment | Recognition of Prior Learning — if you lack formal IT degree but have experience |
| ACS Professional Recognition | For ACS membership — separate from migration assessment |

7.3 ACS Assessment Criteria — Qualifications

ACS evaluates your qualifications against a major/minor framework:

- ICT Major: Bachelor's degree in ICT or closely related field (e.g., Computer Science, Software Engineering, IT) — generally assessed as closely related without additional requirements
- ICT Minor: Bachelor's degree with significant ICT component (e.g., Engineering with CS minor, Commerce with IS major) — ACS may require additional experience
- Non-ICT: Any other qualification — generally requires 4 years of relevant work experience to compensate
- No Formal Qualification: ACS can assess via RPL if you have 6+ years of ICT work experience

7.4 Work Experience Requirements

ACS requires at least 1 year of recent work experience in the nominated occupation for most assessment pathways. For ICT minor or non-ICT qualifications, more experience is required. All claimed experience must be:

- Supported by employment reference letters on company letterhead
- Signed by a supervisor or HR manager with contact details

- Describing actual duties performed — not just job titles
- Covering dates of employment, hours per week, and position title

7.5 ACS Assessment Timeline and Fees

| Item | Details |
|--------------------------|--|
| Standard Assessment Fee | Approximately AUD 540 (verify current fee at acs.org.au) |
| Standard Processing Time | Approximately 4–8 weeks (2026 estimate) |
| Priority Processing | Available for additional fee — approximately 10 business days |
| RPL Assessment | Additional fee — approximately AUD 1,000+ |
| Result Validity | 3 years from date of assessment for migration purposes |

CONSULTANT INSIGHT — Manoj Palwe

The most common mistake in ACS applications: submitting employment reference letters that are vague. Letters must describe your day-to-day duties in the language of the ANZSCO occupation description. I recommend drafting the reference letter yourself (with employer approval) and aligning it specifically with ANZSCO 261313 or whatever code you are claiming. ACS assessors are not mind readers — give them exactly what they need to say yes.

Chapter 8: English Language Requirements — IELTS, PTE, TOEFL

English language proficiency is both a visa eligibility requirement and a points-generating factor. For IT professionals from India, English is rarely a barrier to visa grant — but the difference between IELTS 7 and IELTS 8 in all four bands can mean 10 additional points and a dramatically faster invitation.

8.1 Accepted English Tests

| Test | Administrator |
|---|--|
| IELTS Academic or General Training | IDP or British Council |
| Pearson Test of English (PTE Academic) | Pearson — popular with Indian professionals |
| TOEFL iBT | ETS |
| Cambridge C1 Advanced or C2 Proficiency | Cambridge Assessment English |
| OET (Occupational English Test) | Primarily for healthcare — not relevant for IT |

8.2 Score Requirements by Points Level

| Points Level | IELTS Band | PTE Score | TOEFL iBT |
|---------------------|---------------|-------------------|-------------|
| Competent (0 pts) | 6.0 each band | 50 each component | 12/12/13/13 |
| Proficient (10 pts) | 7.0 each band | 65 each component | 24/24/27/23 |
| Superior (20 pts) | 8.0 each band | 79 each component | 28/28/30/28 |

8.3 PTE vs IELTS — Which Is Better for IT Professionals?

This is one of the most common questions I receive. Here is an honest comparison:

| Factor | IELTS vs PTE |
|-------------------------------|--|
| Format | IELTS: Human marker for speaking/writing. PTE: Fully computer-scored |
| Speed of results | IELTS: 3–5 days. PTE: 24–48 hours |
| Test centre availability | Both widely available in Indian cities |
| Consistency | PTE generally more consistent — AI scoring removes human variability |
| Indian professionals' results | Many Indian IT professionals find PTE easier to score 79+ consistently |
| ACS acceptance | Both accepted equally |
| Validity | Both valid for 3 years for migration purposes |

Recommendation: If you have attempted IELTS twice and are stuck at 7.0 in one band, switch to PTE. Many of my clients who struggled with IELTS 8 achieved PTE 79+ on their first attempt.

CONSULTANT INSIGHT — Manoj Palwe

For Indian IT professionals, the Writing band is typically the hardest to lift in IELTS. In PTE, the 'Write Essay' and 'Summarise Written Text' tasks are computer-scored and respond well to structure and grammar accuracy — skills that IT professionals often have. If writing is your weak band in IELTS, PTE may be the better strategic choice.

Chapter 9: Expression of Interest (EOI) & SkillSelect Strategy

Your Expression of Interest is your formal entry into Australia's skilled migration selection pool. It is not a visa application — it is a declaration of your eligibility and your points score. The Department of Home Affairs uses your EOI to rank you against other candidates and issue invitations. Getting your EOI strategy right is as important as getting your points score right.

9.1 How to Lodge Your EOI

14. Create an ImmiAccount at immi.homeaffairs.gov.au
15. Complete the EOI form — enter occupation, qualifications, work experience, English score, state nomination status
16. Submit the EOI — it becomes active immediately
17. EOIs are ranked by points score, with ties broken by the date/time of EOI submission
18. You can update your EOI at any time before receiving an invitation

9.2 Can You Lodge Multiple EOIs?

Yes — you can submit separate EOIs for different eligible occupations under the same SkillSelect profile. For example, if you have a positive ACS assessment for both Software Engineer (261313) and Systems Analyst (261112), you can lodge EOIs for both. This doubles your invitation chances.

9.3 The Importance of EOI Submission Date

When two or more candidates have identical points scores, the Department of Home Affairs breaks the tie using the EOI lodgment date — earlier submissions are preferred. This means you should submit your EOI as soon as you are genuinely eligible and confident in your claimed score. Never delay.

9.4 EOI Claiming Strategy — Be Honest, Be Strategic

CRITICAL WARNING

Your EOI is a statutory declaration. Falsely claiming points or misrepresenting qualifications is a serious offence that can result in visa refusal, cancellation, and a permanent ban from Australia. Always claim only points you can fully document.

Within the constraints of honesty, there are legitimate strategic decisions:

- If your IELTS score expires within 3 months, resit before lodging your EOI
- If you are approaching a new work experience threshold (e.g., 3 years in 2 months), wait
- If your birthday is approaching and you will drop to a lower age band, lodge before the birthday
- If your partner is preparing their skills assessment, wait until it is approved before submitting EOI to claim partner points

CONSULTANT INSIGHT — Manoj Palwe

I always advise clients to calculate their EOI score on paper first, then have someone check it. I have seen applicants claim 10 points for partner skills when the partner's ACS assessment was rejected. I have seen applicants claim overseas work experience for periods that were actually spent as students. The DHA does verify — and the consequences of misrepresentation are severe.

Chapter 10: State-by-State Nomination Strategy for IT Professionals

This chapter is one of the most valuable sections of this book for IT professionals pursuing the 190 or 491 pathway. Every state and territory has a different appetite for IT professionals, different criteria, different processing times, and different practical realities in terms of job market and lifestyle. Understanding these differences is the foundation of your nomination strategy.

10.1 New South Wales (NSW)

Sydney is Australia's largest tech hub, home to headquarters of major banks, consulting firms, and a rapidly growing startup ecosystem. NSW nomination is highly competitive — especially for software engineers — but the job market post-arrival is the strongest in Australia.

- Key IT occupations: Software Engineer, ICT Business Analyst, Cybersecurity Specialist, Cloud Architect
- NSW generally does not require a job offer for the skilled nominated stream
- NSW prioritises applicants with compelling profiles — high points, strong English, relevant experience
- Median IT salary Sydney: AUD 110,000–160,000
- Cost of living: Highest in Australia — house prices among the world's most expensive

10.2 Victoria (VIC)

Melbourne has built a strong reputation as a liveable, culturally diverse city with a growing technology sector. Victoria has been aggressive in nominating IT professionals, particularly in software development, data science, and fintech.

- Key IT occupations: Developer Programmer, Data Scientist roles mapped to Systems Analyst, ICT Project Manager
- Skills First program — Victoria's skilled migration program focuses on genuine skill needs
- Some streams require 3 months' residency in Victoria on an eligible visa
- Strong university presence (University of Melbourne, RMIT, Monash) — good for student-to-PR pathway
- Median IT salary Melbourne: AUD 100,000–150,000

10.3 Queensland (QLD)

Queensland's technology sector is centred on Brisbane, with growing clusters in the Gold Coast and Sunshine Coast. Queensland has historically been more accessible for IT professionals who cannot achieve high points scores.

- Key IT occupations: Network Engineer, Systems Administrator, Software Tester, Developer Programmer
- Queensland Business and Skilled Migration program — check current invitation status
- Brisbane is significantly more affordable than Sydney or Melbourne
- Strong opportunities in gaming, AgriTech, HealthTech sectors
- Median IT salary Brisbane: AUD 95,000–140,000

10.4 South Australia (SA)

Adelaide has emerged as one of the best-kept secrets in Australian skilled migration. It consistently nominates IT professionals at lower points thresholds than NSW or VIC, has a lower cost of living, and has invested heavily in attracting technology companies.

- Key IT occupations: ICT generalists, Project Managers, Business Analysts, Software Developers
- SATSI program (South Australia Skilled and Business Migration) — actively targets IT professionals
- Does not typically require a job offer
- Cost of living significantly lower than Sydney/Melbourne — excellent quality of life
- Median IT salary Adelaide: AUD 85,000–120,000

10.5 Western Australia (WA)

Perth's technology sector is dominated by mining technology (ERP systems, SAP, SCADA, IoT) and construction. WA is an excellent destination for IT professionals with specific experience in enterprise systems or industrial automation.

- Key IT occupations: Systems Administrator, SAP Consultant (mapped to relevant ANZSCO), Network Engineer
- WA often requires a job offer or employer nomination for 190 nomination
- Strong salary levels — driven by resource sector
- Median IT salary Perth: AUD 95,000–140,000

10.6 Australian Capital Territory (ACT — Canberra)

Canberra is home to the Australian federal government and is Australia's largest employer of ICT professionals in the public sector. If your background includes government IT systems, enterprise architecture, cybersecurity, or cloud infrastructure, Canberra warrants serious consideration.

- Key IT occupations: ICT Security Specialist, Systems Analyst, Cloud/Infrastructure Engineer, ICT Project Manager
- ACT nomination generally requires a job offer in Canberra or a strong demonstrated commitment to settle in ACT
- Active security clearance is a significant career advantage in Canberra's job market
- Highly educated, multicultural city — excellent schools and quality of life
- Median IT salary Canberra: AUD 100,000–160,000 (government sector premium)

10.7 Tasmania, Northern Territory, and Other Regional Areas

For professionals seeking a 491 regional visa pathway or who are prepared to live outside major metros, Tasmania and Northern Territory offer nomination with lower competition and faster decisions.

- Tasmania has been increasingly open to IT professionals — especially those with genuine connection to the state
- NT requires genuine commitment — Darwin has limited private sector IT opportunities but strong government IT
- Both offer the 491 pathway with 15 bonus points for regional nomination

CONSULTANT INSIGHT — Manoj Palwe

My recommendation to most Indian IT professionals: do not exclusively target NSW or VIC. Apply to multiple states simultaneously where your occupation is listed. Processing and allocation speeds vary enormously by state and month. I have seen clients receive nomination from South Australia in 3 weeks while waiting 12+ months for NSW. Cast a wide net — you can always choose the best offer.

Chapter 11: Employer-Sponsored Visas — Subclass 482 & 186

While the points-tested pathway suits many IT professionals, employer sponsorship is an equally valid and often faster route to working and eventually settling in Australia. If you receive a job offer from an Australian employer, the 482 and 186 visas are your primary options.

11.1 Subclass 482 — Temporary Skill Shortage Visa

The Subclass 482 (TSS) is the primary work visa for employer-sponsored workers in Australia. It replaced the 457 visa in 2018. The 482 is a temporary visa — but it provides a legitimate pathway to permanent residence via the 186 employer nomination scheme.

| Stream | Occupation Requirement | Duration | PR Pathway |
|-------------------------|---------------------------|---------------|-------------------------------|
| Short-term stream | STSOL occupation | Up to 2 years | Limited — no 186 DE stream |
| Medium-term stream | MLTSSL occupation | Up to 4 years | Yes — via 186 after 2–3 years |
| Labour Agreement stream | Industry labour agreement | Varies | Yes — via labour agreement |

11.2 Key Requirements for Subclass 482

- Employer must be an approved sponsor (Standard Business Sponsor)
- Salary must meet the Temporary Skilled Migration Income Threshold (TSMIT) — approximately AUD 70,000+ (verify current amount)
- At least 2 years of relevant work experience in the nominated occupation
- Skills assessment may not always be required — depends on occupation and nationality
- English language requirement — at least competent English

11.3 Subclass 186 — Employer Nomination Scheme (ENS)

The 186 visa is the primary employer-sponsored permanent residence visa in Australia. There are three streams:

| Stream | Description |
|--------------------------------------|--|
| Temporary Residence Transition (TRT) | For 482 holders who have worked 2–3 years with nominating employer |
| Direct Entry (DE) | For those with skills assessment and employer willing to sponsor directly for PR |
| Labour Agreement | For workers under an approved labour agreement |

11.4 The 482 to 186 Pathway — Step by Step

19. Receive job offer from an Australian employer approved as standard business sponsor
20. Employer nominates you for Subclass 482 (Medium-term stream — MLTSSL occupation)
21. Work for employer in Australia for minimum 2 years (TRT stream requirement)
22. Employer nominates you for Subclass 186 (TRT stream)
23. Lodge 186 application — include partner and children as secondary applicants
24. Receive permanent residency grant

CONSULTANT INSIGHT — Manoj Palwe

The 482-to-186 pathway has become increasingly popular among Indian IT professionals in Australia's consulting sector. The key advantage: you do not need to worry about SkillSelect cut-off scores. The key risk: employer dependency. If you leave the sponsoring employer before the 186 is granted, you lose the nomination. Always read your employment contract carefully and maintain a strong relationship with your employer throughout the process.

Chapter 12: Global Talent Independent Program (GTI)

The Global Talent Independent (GTI) program — formerly the Global Talent Visa — is Australia's fast-track permanent residency pathway for individuals who are internationally recognised as exceptional talent in targeted sectors. For senior IT professionals working in cutting-edge technology, this program deserves serious attention.

12.1 Target Sectors for Technology Professionals

- AgriFood and AgriTech
- Energy and Mining Technology
- Medical Technology and Pharmaceuticals
- Cybersecurity and Defence Industry
- Quantum Computing and Artificial Intelligence
- FinTech and Financial Services
- Advanced Digital Infrastructure and Robotics

12.2 What Does 'Exceptional' Mean?

The GTI does not have a formal points test or salary threshold. Instead, applicants must demonstrate they are at the top of their field internationally. Indicators the Department of Home Affairs looks for include:

- Published research in peer-reviewed journals
- Patents or significant intellectual property
- Demonstrated remuneration in the top 10% of your sector
- Significant industry awards or recognition
- Invitations to speak at international conferences
- Leadership of nationally or internationally significant projects
- Endorsement from a prominent Australian organisation in your sector

12.3 The GTI Application Process

25. Submit an Expression of Interest to the GTI team at the Department of Home Affairs
26. Receive a preliminary assessment — the DHA team evaluates your profile
27. If shortlisted, obtain an endorsement from a recognised Australian organisation in your sector
28. Lodge the formal Subclass 858 visa application
29. GTI is typically processed within 2–4 months once endorsement is secured

CONSULTANT INSIGHT — Manoj Palwe

The GTI is not for the average IT professional — it is for those with genuinely exceptional achievements. If you are a senior data scientist with published research, a cybersecurity expert with recognised contributions to the field, or an AI researcher who has contributed to internationally recognised projects, the GTI may be your fastest pathway to Australian PR. I advise clients to be realistic about whether they meet the standard — a weak GTI application damages credibility with the DHA.

Chapter 13: Student-to-PR Pathway for IT Graduates

Australia actively wants international IT graduates to stay and contribute to its economy. The student-to-PR pipeline is well established and can be extremely efficient for younger professionals who are willing to invest 2–4 years in Australian education as part of their migration strategy.

13.1 Graduate Visa (Subclass 485)

After completing an eligible Australian qualification, international graduates can apply for the Subclass 485 (Temporary Graduate) visa to gain Australian work experience — critical for points purposes.

| Qualification Level | 485 Visa Duration |
|---|--------------------------------------|
| Bachelor's degree (2 years or less in AU) | 2 years |
| Bachelor's degree (full duration in AU) | 2–4 years depending on course length |
| Master's by coursework | 2 years |
| Master's by research | 3 years |
| PhD / Doctorate | 4 years |

13.2 The Optimal Student-to-PR Strategy for IT Professionals

30. Complete a 2-year Australian Master's degree in IT, Computer Science, or Data Science
31. Apply for Subclass 485 — get 2–3 years of post-study work rights
32. Complete a Professional Year program (1 year) — adds 5 points and counts as Australian work experience
33. Work in nominated IT occupation for 1–2 years — adds Australian work experience points
34. Achieve IELTS 8+ or PTE 79+ — maximise English points
35. Lodge EOI with target score of 80–90 points — receive 190/189 invitation

13.3 Professional Year Program — The 5-Point Bonus

The Professional Year (PY) is a structured, 44-week program combining formal learning and workplace internship for international graduates in IT, accounting, and engineering. Completing a PY adds 5 points to your skilled migration points score and provides Australian work experience, industry contacts, and professional development.

- IT Professional Year providers include ACS-accredited programs
- Cost: Approximately AUD 7,000–10,000
- Requires current student visa or graduate visa
- Must be completed in Australia
- Cannot be counted as Australian work experience AND Professional Year simultaneously

CONSULTANT INSIGHT — Manoj Palwe

For Indian IT professionals already holding a bachelor's degree in India, the most efficient path is often to do a Master's in Australia in a strategic field — not the cheapest or most convenient course, but one that maximises your ANZSCO eligibility and points. A Master's in

Cybersecurity from a reputable Australian university, for example, simultaneously earns 5 points for Australian study, positions you under a high-demand ANZSCO code, and opens doors in one of Australia's fastest-growing IT sectors.

Chapter 14: Canada vs Australia — The IT Professional's Decision Framework

This is the chapter that sets this book apart from every other Australia migration guide. I have over 25 years of experience in both Canadian and Australian immigration. I hold RCIC registration in Canada and have passed the MIA examination qualifying me for Australian immigration consulting. This gives me a unique vantage point to give you an honest, unbiased comparison.

14.1 The Macro Picture — Why Indian IT Professionals Compare Both

Canada and Australia are the two most popular English-speaking immigration destinations for Indian IT professionals after the United States. Both offer:

- Merit-based immigration systems
- Strong technology job markets
- High quality of life
- Clear pathways to permanent residency and citizenship
- Active Indian diaspora communities

The question is not which country is objectively better — the question is which country is better for your specific profile, timeline, and life goals.

14.2 Head-to-Head Comparison

| Factor | Canada | Australia | Verdict |
|-----------------------|---|---|--|
| PR System | Express Entry (CRS points) | SkillSelect (points-based) | Similar structure — both merit-based |
| Current IT Cut-offs | CRS 480–520+ typically | 85–95 points common for IT | Australia currently more accessible for many IT profiles |
| Processing Time to PR | 6–12 months typical | 12–24 months typical | Canada faster for PR grant |
| IT Job Market | Strong — Toronto, Vancouver, Calgary hubs | Strong — Sydney, Melbourne, Brisbane | Both excellent — Australia salaries often higher |
| Average IT Salary | CAD 80,000–130,000 | AUD 100,000–160,000 | Australia typically higher in absolute terms |
| Tax Rate | Federal + Provincial (30–53% marginal) | Federal + State (19–47% marginal) | Broadly similar — Australia slightly lower |
| Cost of Living | High in Toronto/Vancouver | High in Sydney/Melbourne | Similar — both expensive in major cities |
| Winter | Harsh winters in most provinces | No harsh winters — mild to warm climate | Australia significant advantage for lifestyle |
| Healthcare | Universal public — excellent | Universal public (Medicare) — excellent | Both excellent |
| Citizenship Timeline | 3 years after PR grant | 4 years living in AU (1 year as PR) | Canada faster — but Australian citizenship highly valued |

| | | | |
|---------------------|---------------------------------------|---|---|
| IELTS Requirement | CLB 9 for Express Entry (competitive) | IELTS 8+ for maximum points | Similar standard for competitive applications |
| Family Immigration | Spouse included in EE application | Spouse as secondary applicant on visa | Similar |
| Job Offer Benefit | Adds 50–200 CRS points | Not required for 189; helps for 190/491 | Canada job offer more impactful |
| Regional Incentives | Provincial nominee adds points | State nomination adds points; 491 adds 15 | Both have regional incentives |

14.3 Profile-Based Recommendation

There is no universal answer. Here is how to think about it based on your profile:

Choose Australia if:

- Your CRS score is below 470 and you cannot easily add points
- You value climate and outdoor lifestyle heavily
- You have a strong English score (IELTS 8+ / PTE 79+)
- Your occupation scores well in SkillSelect (especially cybersecurity, cloud, data)
- You prefer not to be employer-dependent for PR

Choose Canada if:

- You have a strong Canadian job offer in hand
- Your CRS score is 470+ and you are competitive in federal draws
- You prefer the faster PR-to-citizenship timeline
- You have existing family in Canada
- You prefer greater geographic flexibility across a larger continent

Consider Both Simultaneously if:

- You are in the 450–480 CRS range and 75–85 Australia points range
- Your priority is simply PR within the next 12–18 months — whichever grants first wins
- You have flexibility in where you settle and are evaluating both seriously

CONSULTANT INSIGHT — Manoj Palwe

Having worked with thousands of Indian IT families across both destinations, my honest observation: many professionals who were disappointed by Canada Express Entry timelines have found Australia to be a smoother, faster pathway for their specific profile. The reverse is also true. The key is accurate points calculation for both systems — not assumptions. I have seen professionals dismiss Australia based on outdated information and spend years waiting for a Canada invitation they could have avoided.

Chapter 15: Life in Australia — Salary, Cost of Living & Settlement

Moving to Australia is not just an immigration decision — it is a life decision. Understanding the financial and practical realities of life in Australia will help you plan more effectively and avoid the shock that derails many migrants' early years.

15.1 IT Salary Guide by City and Role (2026)

| Role | Sydney (AUD) | Melbourne (AUD) | Brisbane (AUD) |
|---------------------------------------|-----------------|-----------------|-----------------|
| Junior Software Developer (2–4 yrs) | 80,000–100,000 | 75,000–95,000 | 70,000–90,000 |
| Mid-level Software Engineer (4–7 yrs) | 110,000–140,000 | 105,000–130,000 | 95,000–120,000 |
| Senior Software Engineer (7+ yrs) | 140,000–180,000 | 130,000–170,000 | 120,000–150,000 |
| ICT Business Analyst (mid) | 100,000–130,000 | 95,000–125,000 | 90,000–115,000 |
| ICT Security Specialist (mid) | 120,000–160,000 | 115,000–150,000 | 105,000–140,000 |
| Cloud Architect (senior) | 160,000–210,000 | 150,000–200,000 | 140,000–180,000 |
| Data Scientist (mid) | 110,000–150,000 | 105,000–140,000 | 95,000–130,000 |
| ICT Project Manager | 130,000–180,000 | 120,000–170,000 | 110,000–150,000 |

15.2 Cost of Living Comparison

| Expense | Sydney (AUD/month) | Adelaide (AUD/month) |
|--|--------------------|----------------------|
| 1BR apartment (city centre) | 2,800–3,800 | 1,500–2,200 |
| 1BR apartment (suburb) | 2,000–2,800 | 1,200–1,800 |
| Groceries (family of 3) | 600–900 | 500–750 |
| Public transport monthly pass | 200–260 | 100–140 |
| Utilities (electricity, gas, internet) | 300–450 | 250–380 |
| Private health insurance (family) | 350–600 | 300–500 |
| School fees (public school) | Free–minimal | Free–minimal |

15.3 Australian Superannuation — Your Retirement Fund

All Australian employers are required to contribute 11% of your salary (as at 2024–25; increasing to 11.5% in 2025–26 and 12% by 2026–27) to your superannuation (pension) fund. As a permanent resident or citizen, this money accumulates tax-effectively and is accessible from age 60. For IT professionals earning AUD 130,000, this means an additional AUD 14,300+ per year going into your retirement fund on top of your salary.

15.4 Medicare — Australia's Public Health System

Permanent residents and citizens in Australia are eligible for Medicare, which provides:

- Free or subsidised visits to bulk-billing GPs and specialists
- Subsidised prescription medicines under the Pharmaceutical Benefits Scheme (PBS)
- Free public hospital treatment

For a family of four coming from India, the value of Medicare cannot be understated. Private health insurance is also available (and recommended to avoid the Medicare Levy Surcharge for higher earners) but the public system is genuinely excellent for most healthcare needs.

CONSULTANT INSIGHT — Manoj Palwe

One thing I tell every family I work with: settle your housing in the right suburb, not the cheapest suburb. For Indian IT professionals in Sydney, the Hills District and Parramatta corridors offer excellent schools, strong Indian community infrastructure, and good connectivity to IT job hubs. In Melbourne, the southeast corridor (Clayton, Glen Waverley) and the northwest (Craigieburn, Sunbury) have strong Indian communities. In Adelaide, the northern suburbs around Mawson Lakes are particularly popular. Research the community infrastructure before you sign a lease.

Chapter 16: Family Migration — Bringing Spouse and Children

For most Indian IT professionals, migration is a family decision. Understanding the options for including your spouse and children in your visa application — and the implications for each family member — is essential planning.

16.1 Including Family in Your Skilled Migration Application

All Australian skilled migration visas allow you to include eligible secondary applicants — typically your spouse or de facto partner, and dependent children. Secondary applicants receive the same visa as the primary applicant and have full work and study rights.

16.2 Partner's Role in Your Points Score

Including your partner in your skilled migration application can also enhance your points score significantly:

| Partner Status | Points Benefit |
|---|-------------------------------------|
| Partner has positive skills assessment AND competent English (IELTS 6+) | +10 points |
| Partner has superior English only (IELTS 8+ / PTE 79+) — no skills assessment | +5 points |
| You are single OR your partner is Australian/NZ citizen or PR | +10 points (same as partner skills) |

16.3 Should Your Spouse Get a Skills Assessment?

If your spouse works in an IT or other MLTSSL occupation and has relevant qualifications and experience, obtaining their skills assessment can add 10 points to your application at relatively low cost (AUD 500–1,000). This is one of the highest-value investments in the entire migration process.

16.4 Children — Secondary Applicants

Dependent children can be included as secondary applicants on your skilled migration visa. Children are typically classified as dependants if they are:

- Under 18 years of age, OR
- Between 18–25 and are full-time students who are not married or in a de facto relationship, OR
- Over 18 and have been certified by a medical professional as incapable of working due to disability

16.5 Bringing Remaining Family Members Later

Once you have permanent residence, you can sponsor parents, siblings, and other family members through separate visa streams. Key parent visa options include:

- Contributory Parent Visa (Subclass 143/173) — faster but higher contribution required
- Parent Visa (Subclass 103) — lower cost but very long queue
- Aged Parent Visa (Subclass 804/864) — for parents already in Australia on another visa

CONSULTANT INSIGHT — Manoj Palwe

Parent visas are one of the most complex and expensive parts of Australian family migration. The contributory parent visa can cost AUD 47,000–50,000+ per parent in visa application charges alone. Plan this well in advance and do not underestimate the financial commitment. Many families prioritise bringing parents to Australia only after achieving solid financial stability — typically 2–3 years after settlement.

Chapter 17: Australian Citizenship — The Final Milestone

Australian citizenship is the ultimate goal for most immigrants. It provides the highest level of security — you cannot be deported, you can vote, you can hold an Australian passport, and you can sponsor family members from a position of greater strength.

17.1 Citizenship Eligibility Requirements

| Requirement | Details |
|---------------------|---|
| Lawful residence | Must have been lawfully resident in Australia for at least 4 years before application |
| Permanent residence | Must hold permanent residence for at least 1 year before application |
| Physical presence | Must have been present in Australia for at least 1 year as PR in the 4-year qualifying period |
| Character | Must be of good character — no serious criminal record |
| Intention | Must intend to live in Australia or maintain close association with Australia |
| Basic English | Must have basic English language skills |
| Citizenship test | Must pass the Australian citizenship test (civics and values) |

17.2 The Australian Citizenship Test

The citizenship test is a computer-based test of 20 questions covering Australian values, history, government, and responsibilities of citizens. It is not difficult for educated professionals but requires preparation. Key topics include:

- Australian values — democracy, rule of law, individual liberty, respect and tolerance
- Australia's history — Indigenous heritage, Federation, key historical events
- Government and laws — how Parliament works, the Constitution, voting
- Rights and responsibilities of Australian citizens

17.3 Timeline to Australian Citizenship for IT Professionals

Here is a realistic timeline for an IT professional starting the Australian migration journey from India:

| Milestone | Approximate Timeline from Start |
|--------------------------------|---------------------------------|
| ACS skills assessment approved | Month 3–4 |
| IELTS 8+ / PTE 79+ achieved | Month 4–6 |
| EOI lodged in SkillSelect | Month 5–6 |
| 190 state nomination received | Month 8–14 |
| Visa application lodged | Month 9–15 |

| | |
|---|------------------------|
| Visa granted (190 PR) | Month 15–24 |
| Arrival and settlement in Australia | Month 16–25 |
| 1 year as PR completed | Month 28–37 from start |
| 4 years lawful residency completed | Month 40–52 from start |
| Citizenship application lodged | Month 41–53 from start |
| Citizenship ceremony — Australian citizen | Month 43–58 from start |

CONSULTANT INSIGHT — Manoj Palwe

An Australian passport is one of the world's most powerful — visa-free or visa-on-arrival access to 180+ countries. For Indian professionals who currently hold an Indian passport with limited visa-free access, this is transformative. It dramatically simplifies international travel for business and personal purposes. When clients ask me 'why Australia over Canada?' — the Australian passport's value is one of the factors I always mention.

Chapter 18: Common Mistakes & How to Avoid Them

After 25 years of immigration consulting and working with thousands of IT professionals pursuing Australian migration, I have seen every mistake in the book. This chapter is designed to help you avoid the most costly ones.

Mistake 1: Wrong ANZSCO Code

Applying for an ACS assessment under the wrong ANZSCO code is the most common and most damaging mistake. If your job duties do not align with the ANZSCO description, you will receive a negative assessment. Solution: Read the ANZSCO description for every potential occupation code and choose the one whose described duties most closely match your actual work history.

Mistake 2: Weak Employment Reference Letters

ACS assessors cannot assess you favourably if your reference letters do not clearly describe your duties in terms that align with the nominated ANZSCO occupation. One-paragraph letters that merely confirm employment dates are insufficient. Solution: Draft detailed reference letters yourself (3–5 paragraphs per employer) and have your manager approve and sign them.

Mistake 3: Claiming Points Prematurely

Lodging your EOI with inflated or inaccurate points scores — even accidentally — can lead to visa refusal and potential banning if the Department of Home Affairs determines misrepresentation occurred. Solution: Calculate your points with a qualified RCIC or migration agent before submitting your EOI.

Mistake 4: Ignoring State Nomination Opportunities

Fixating exclusively on the Subclass 189 while ignoring state nomination options adds months or years to the waiting time unnecessarily. Solution: Lodge expressions of interest for all eligible states simultaneously. Review state occupation lists monthly — they change frequently.

Mistake 5: Letting ACS Assessment Expire

ACS assessments are valid for 3 years. Many professionals get their assessment done, then delay their EOI for various reasons — and then discover their assessment has expired. Solution: Plan your migration timeline carefully. If your ACS assessment is approaching expiry, reassess or accelerate your EOI lodgment.

Mistake 6: Ignoring the Partner Skills Assessment Opportunity

Couples where both spouses have IT backgrounds frequently overlook the partner skills assessment that could add 10 points to the primary applicant's score. Solution: Always evaluate whether your spouse qualifies for a skills assessment under any MLTSSL occupation.

Mistake 7: Not Preparing for Bridging Visa Periods

Between your visa application lodgment and grant, you may be on a Bridging Visa (if applying onshore). Bridging Visas do not count toward permanent residence calculations and have conditions. Solution: Understand your bridging visa conditions before your current substantive visa expires.

Mistake 8: Failing the Character Requirement

Even minor criminal convictions — traffic offences, old cautions — must be disclosed. Non-disclosure is considered misrepresentation and is grounds for refusal or cancellation. Solution: Obtain police clearances from every country where you have lived for 12+ months in the past 10 years before lodging any visa application.

CONSULTANT INSIGHT — Manoj Palwe

The single most expensive mistake I see is the DIY approach taken by highly educated IT professionals who assume they can navigate the system alone. Australian immigration law is complex, changes frequently, and the consequences of errors can be permanent bars from Australia. A few thousand dollars spent with a qualified RCIC or registered migration agent is insurance against mistakes that could cost you years of delay or permanent ineligibility.

Chapter 19: Case Studies — Real IT Professionals, Real Outcomes

The following case studies are illustrative composites based on typical client profiles. All names and specific identifying details have been changed. They represent realistic scenarios and outcomes based on my experience.

Case Study 1: Rahul — Senior Software Engineer, Pune

Profile

Age 31. Software Engineer with 8 years of experience in Java and cloud platforms (AWS). Bachelor's in Computer Engineering from Pune University. IELTS score: 7.5 in all bands. Married — wife is a schoolteacher. No Australian work experience or study.

Initial points calculation: Age (30) + Overseas experience 8 years (15) + IELTS proficient 7+ (10) = 55 points. Not competitive.

Strategy applied: Retook IELTS — achieved 8.0 in all bands (+10 points). Wife completed ACS assessment for Systems Analyst ANZSCO (+10 points). Applied for SA state nomination.

Final score: 75 points (30 + 15 + 20 + 10 = 75). SA nomination received in month 9. Subclass 190 granted at month 20 from start of process. Currently working in Adelaide as Senior AWS Architect at AUD 135,000.

Case Study 2: Priya — Cybersecurity Analyst, Bengaluru

Profile

Age 27. ICT Security Specialist with 4 years of experience. Master's in Information Security from an Indian university. IELTS 8.0 in all bands. Single. No Australian experience.

Initial points: Age (25) + Overseas experience 4 years (5) + IELTS superior 8.0 (20) + Master's degree (0 — not Australian) + Single (10) = 60 points. Not immediately competitive for 189.

Strategy applied: Applied for ACT nomination (Canberra — strong demand for cybersecurity). Received ACT nomination within 6 weeks. Added 5 nomination points.

Final score: 65 + 5 (nomination) = 65 points. ACT nomination accepted. Subclass 190 granted at month 14. Now working as Cybersecurity Analyst with the Australian government at AUD 115,000 and studying for CISSP.

Case Study 3: Vikram — ICT Project Manager, Mumbai

Profile

Age 38. ICT Project Manager with 14 years of experience. PMP certified. IELTS 7.0 in all bands. Married with two children. Spouse is a homemaker.

Challenge: Age reducing competitiveness (25 points vs 30 for younger applicants). No Australian experience. IELTS only proficient level.

Strategy applied: Assessed under ANZSCO 135112 ICT Project Manager (STSOL — eligible for 190/491). Retook IELTS — achieved 8.0 Writing and Listening, 7.5 Reading and Speaking — upgraded to superior English (+10 points). Applied for 491 regional nomination through SA.

Final score: Age 25 + Overseas experience 15+ (14 years) + IELTS superior 20 + Single 0 (has partner) + SA 491 nomination 15 = 75 points. 491 granted. After 3 years in Adelaide, applied for Subclass 191 PR. Now permanent resident.

Case Study 4: Ananya — Data Scientist, Hyderabad

Profile

Age 29. Data Scientist at a major Indian IT company. Master's in Statistics. No formal computer science degree. IELTS 7.5 all bands. Married — husband is a software developer.

Challenge: ANZSCO mapping — 'Data Scientist' is not a standalone ANZSCO code. Needed to map to 261112 Systems Analyst and build the case through employment reference letters.

Strategy applied: ACS assessment lodged under 261112 Systems Analyst with detailed duty descriptions aligned to ANZSCO definition. Husband completed ACS assessment for Software Engineer. IELTS retaken by primary applicant — 8.0 achieved.

Final score: Age 25 + Overseas experience 4 years 5 + Superior English 20 + Partner skills 10 = 60 points. Applied for QLD state nomination. Received QLD nomination at month 7. 190 visa granted at month 18. Now works as a Data Science Lead in Brisbane at AUD 140,000.

Chapter 20: Your 90-Day Action Plan

The best strategy is the one you actually execute. This 90-day action plan gives you a concrete, week-by-week framework to move from reading this book to being actively in the Australian immigration queue.

Days 1–30: Foundation

36. Calculate your exact points score using the table in Chapter 6 — be honest and conservative
37. Identify your correct ANZSCO code using Chapter 2 — cross-check the ANZSCO definition
38. Book your IELTS or PTE test for 3–4 weeks from now — do not delay
39. Begin gathering employment reference letters from all IT employers in the past 10 years
40. Check whether your spouse qualifies for an ACS assessment — if yes, begin their application simultaneously
41. Download and read the ACS Migration Skills Assessment guidelines from acs.org.au
42. Begin your ACS application — compile all documents

Days 31–60: Assessment and Planning

43. Submit your ACS skills assessment application
44. Sit your English test — target IELTS 8.0+ in all bands or PTE 79+
45. Research the state nomination lists for all 8 states/territories — identify which list your occupation appears on
46. Create your ImmiAccount at immi.homeaffairs.gov.au
47. Research your target city — job market, suburbs, cost of living
48. If applicable, engage a registered migration agent or RCIC for a professional review of your eligibility

Days 61–90: Activation

49. Receive your ACS assessment result
50. Receive your English test result
51. Calculate your final confirmed points score
52. Lodge your EOI in SkillSelect — immediately, do not delay
53. Submit state nomination expressions of interest to all eligible states
54. Begin building your Australian professional network on LinkedIn — connect with IT professionals in your target city
55. Start your Australian job search in parallel — many employers are open to sponsoring or simply prefer 189/190 holders

REMEMBER

The EOI lodgment date matters for tie-breaking. Once you are eligible and confident in your claimed score, lodge immediately. Every day of delay is a day lower in the queue.

CONSULTANT INSIGHT — Manoj Palwe

The 90-day action plan works. I have seen clients go from 'I have no idea where to start' to having an active EOI in SkillSelect within 60 days when they follow this framework systematically. The key is parallel processing — do not wait for the ACS result before starting your English prep. Do not wait for the English test before researching state nominations. Immigration is not a sequential process — it is a project, and skilled project managers (which many of my IT clients are) manage it accordingly.

Appendix A: Key Government Websites and Resources

| Resource | URL |
|---|--|
| Department of Home Affairs — visa information | immi.homeaffairs.gov.au |
| SkillSelect — lodge your EOI | skillselect.gov.au |
| Australian Computer Society — skills assessment | acs.org.au |
| ANZSCO occupation search | abs.gov.au/ANZSCO |
| Processing times check | immi.homeaffairs.gov.au/visas/getting-a-visa/check-processing-times |
| State and territory migration offices | homeaffairs.gov.au/visas/working-in-australia/visas-for-innovation/state-and-territory-migration |
| Medicare information | servicesaustralia.gov.au/medicare |
| Australian Taxation Office | ato.gov.au |
| Professional Year — ACS accredited programs | acs.org.au/msa/professional-year |

Appendix B: Glossary of Key Terms

| Term | Definition |
|---------------|---|
| ANZSCO | Australian and New Zealand Standard Classification of Occupations — the occupation classification system used for skilled migration |
| ACS | Australian Computer Society — skills assessing body for most IT occupations |
| EOI | Expression of Interest — your entry into the SkillSelect pool |
| ITA | Invitation to Apply — formal invitation to lodge a visa application, issued after your EOI is selected |
| SkillSelect | The online system managed by DHA for points-tested visa applications |
| MLTSSL | Medium and Long-term Strategic Skills List — occupations eligible for 189, 190, and 491 |
| STSOL | Short-term Skilled Occupation List — occupations eligible for 190, 491, and some 482 streams |
| TSMIT | Temporary Skilled Migration Income Threshold — minimum salary for 482 visa |
| AOS | Assurance of Support — financial guarantee sometimes required for certain visa types |
| Bridging Visa | Temporary visa that allows you to remain lawfully in Australia while a substantive visa is being processed |

| | |
|------------------|---|
| Substantive Visa | Any visa other than a bridging or criminal justice visa |
| Superannuation | Australia's compulsory employer-contribution retirement savings system (11% of salary in 2024–25) |
| Medicare | Australia's universal public health insurance scheme |
| PBS | Pharmaceutical Benefits Scheme — government-subsidised prescription medicines |
| GTI | Global Talent Independent program — fast-track PR for exceptional talent |
| TRT | Temporary Residence Transition stream of the 186 visa — for 482 holders transitioning to PR |
| RPL | Recognition of Prior Learning — ACS assessment pathway for those without formal IT degrees |
| PY | Professional Year — structured training program adding 5 points and Australian work experience |
| CRS | Comprehensive Ranking System — Canada's Express Entry points system (for comparison) |

Appendix C: Points Calculation Worksheet

Use this worksheet to calculate your current points score before lodging your EOI.

| Points Factor | Your Score |
|---|------------|
| Age (enter 30, 25, 15 or 0) | |
| English — Competent=0, Proficient=10, Superior=20 | |
| Overseas skilled work — 3yr=5, 5yr=10, 8yr=15 | |
| Australian skilled work — 1yr=5, 3yr=10, 5yr=15, 8yr=20 | |
| Australian study (2+ yrs Bachelor or higher) = 5 | |
| Specialist education qualification = 10 (PhD/research Master's) | |
| Australian professional year = 5 | |
| Credentialed community language (NAATI) = 5 | |
| Study in regional Australia = 5 | |
| Partner skills — competent English + assessment = 10 | |
| Partner English only (superior) = 5 | |
| Single / partner is AUS/NZ citizen = 10 | |
| State/territory nomination (190) = 5 | |
| Regional nomination (491) = 15 | |
| TOTAL POINTS | |

Appendix S: Remote Work, Contracting, and the Gig Economy for IT Professionals in Australia

Australia has one of the world's most active IT contracting markets. Many experienced IT professionals in Australia choose to work as independent contractors rather than permanent employees — earning significantly higher hourly rates in exchange for accepting contract tenure risk. Understanding this option is valuable for IT professionals planning their Australian career.

S.1 The IT Contracting Market in Australia

IT contracting is embedded in the Australian technology sector. Major banks, telecommunications companies, government agencies, and large enterprises routinely engage IT contractors for projects ranging from 3 months to 3+ years. The daily rate for experienced IT contractors in Sydney and Melbourne typically ranges from AUD 650 to AUD 1,500+ depending on specialisation.

S.2 Common IT Contract Rates — Sydney/Melbourne (2026)

| Role | Daily Rate Range (AUD) |
|---------------------------------------|------------------------|
| Junior/Mid Developer (3–5 years) | 650–900 |
| Senior Software Engineer (7+ years) | 900–1,200 |
| Cloud Architect / Solutions Architect | 1,100–1,500+ |
| ICT Security Specialist / CISO-level | 1,100–1,600+ |
| Data Engineer / Data Architect | 900–1,300 |
| Scrum Master / Agile Coach | 750–1,100 |
| ICT Project Manager (senior) | 900–1,400 |
| Business Analyst (senior) | 800–1,100 |
| DevOps / SRE Engineer | 950–1,400 |

S.3 How to Set Up as an IT Contractor

56. Obtain an Australian Business Number (ABN) — free, apply at abn.business.gov.au — takes 24–48 hours
57. Decide on business structure: Sole Trader (simple), Company/Pty Ltd (more complex but asset protection and potential tax advantages)
58. Register for GST if your projected income exceeds AUD 75,000 per year (almost certain for IT contractors)
59. Open a business bank account
60. Obtain professional indemnity insurance — typically required by enterprise clients
61. Register with IT recruitment agencies for contract roles: Hays, Robert Half, Clicks IT Recruitment, DFP, Talent
62. Set up accounting software (Xero is dominant in Australia) — engage an accountant familiar with IT contractors

S.4 Contractor vs Employee — A Financial Comparison

Here is an illustrative comparison for a senior developer in Sydney:

| Item | Permanent Employee IT Contractor |
|------------------------------------|--|
| Annual income | AUD 155,000 salary AUD 240,000 (1,000/day x 240 days) |
| Superannuation | AUD 17,050 (employer contribution) Nil (pay own) |
| Annual leave | 20 days paid Nil — 'baked into' rate |
| Sick leave | 10 days paid Nil |
| Public holidays | ~10 days paid Nil |
| Income tax on earnings | Standard PAYG Income tax on business net profit |
| Tax deductions available | Limited Extensive — home office, equipment, software, training |
| Effective annual income (post-tax) | ~AUD 102,000 net ~AUD 140,000–160,000 net (with deductions) |

Note: These figures are illustrative. Actual outcomes depend on personal circumstances, tax deductions claimed, and time spent actively contracted vs between contracts. Always consult an accountant.

S.5 Remote Work Opportunities for Australian IT Professionals

The post-pandemic shift to remote and hybrid work has permanently changed the Australian IT job market. Many Australian IT roles are now available fully remotely, which creates opportunities for:

- IT professionals in regional Australia to access high Sydney/Melbourne salary levels without moving
- IT professionals who have just landed and are still settling to start work immediately from any Australian location
- IT professionals with a spouse managing household or childcare commitments in a specific suburb

Key remote-friendly sectors in Australian IT: fintech, software product companies, consultancies, e-commerce, edtech, and healthtech startups.

Appendix T: Visa Conditions — Know Your Obligations

Every Australian visa comes with specific conditions that you must comply with. Violating visa conditions can lead to visa cancellation. This appendix summarises the key conditions for the most relevant visas.

T.1 Subclass 189 — Key Conditions

| Condition | Detail |
|-------------------------|---|
| 8501 — Health insurance | Must maintain adequate health insurance (Medicare satisfies this once enrolled) |
| 8502 — Not enter before | If a before-entry date is specified — do not travel to Australia before that date |
| 8503 — No further stay | May appear on some applications — means you cannot apply for another visa while in Australia (check your visa grant letter) |
| Work rights | Full work rights — no restrictions on employer, industry, or hours |
| Travel facility | 5-year multiple travel facility from date of grant |
| State flexibility | Can live and work anywhere in Australia |

T.2 Subclass 190 — Key Conditions Including Nomination Obligation

| Condition | Detail |
|---------------------------------|---|
| 8501 — Health insurance | Medicare once enrolled |
| Nomination obligation | Commitment to live and work in nominating state for 2 years — failure does not cancel visa but may affect future migration dealings with that state |
| Work rights | Full work rights — no sector or employer restriction |
| Travel facility | 5-year multiple travel facility |
| State flexibility after 2 years | After fulfilling nomination obligation, can live and work anywhere in Australia |

T.3 Subclass 491 — Key Conditions

| Condition | Detail |
|---|---|
| 8539 — Regional residence obligation | Must live, work, or study in a specified regional area for the duration of the 491 visa |
| 8546 — Work in designated regional area | Work must be in the nominated ANZSCO occupation or related field in a designated regional area |
| Income threshold for 191 | Must meet minimum taxable income for at least 3 years (approximately AUD 53,900 — verify current threshold) |
| Travel rights | Can travel to and from Australia during 5-year visa validity |

| | |
|------------------|---|
| Health insurance | Maintain adequate health insurance (Medicare) |
|------------------|---|

T.4 Subclass 482 — Key Conditions

| Condition | Detail |
|--|--|
| 8107 — Work only for sponsoring employer | Must work only for the sponsoring employer in the nominated occupation — cannot freelance or moonlight |
| 8501 — Health insurance | Maintain private health insurance — DHA may not cover Medicare for all 482 holders depending on nationality and bilateral agreement |
| 8607 — Employer obligation | Both you and your employer have obligations under sponsorship — employer must pay market salary rate |
| Salary | Must be paid at least the TSMIT (Temporary Skilled Migration Income Threshold) — approximately AUD 70,000 as at 2024 — verify current amount |
| Change of employer | Possible but requires a new nomination from new employer — must not stop working for current employer before new nomination is approved |

IMPORTANT

Always read your visa grant letter in full. The specific conditions on your individual visa grant letter are what matter — not general descriptions of visa conditions. Conditions can vary based on individual circumstances.

Appendix U: Healthcare and Education in Australia

Understanding Australia's healthcare and education systems is essential for families planning their migration. This appendix provides the key information you need before and after arrival.

U.1 The Medicare System — What It Covers

| Service | Medicare Coverage |
|--|---|
| GP (General Practitioner) visits | Bulk-billed (free) at many practices — or a small gap fee after Medicare rebate |
| Specialist consultations | Medicare covers a portion — a gap fee is typically payable |
| Public hospital — inpatient | Free for Medicare cardholders as public patients |
| Emergency department | Free at public hospitals |
| Pathology (blood tests, etc.) | Bulk-billed at most pathology centres |
| Diagnostic imaging (X-ray, ultrasound) | Medicare rebate — gap fee varies |
| Mental health (GP Mental Health Plan) | Up to 10 subsidised psychology sessions per year |
| Dental | NOT covered by Medicare (except limited children's dental scheme) |
| Optical | NOT covered by standard Medicare |
| Prescription medicines (PBS) | Heavily subsidised — most common medications AUD 7–30 |

U.2 Private Health Insurance

While Medicare covers most medical needs, private health insurance is strongly recommended for:

- Dental — standard dental care is not covered by Medicare
- Optical — glasses and contact lenses are not covered
- Private hospital — choice of doctor, private room, shorter waiting times for elective surgery
- Extras (ancillary cover) — physiotherapy, chiropractic, podiatry, etc.

Financial consideration: The Medicare Levy Surcharge (MLS) applies to taxpayers earning over AUD 93,000 (singles) or AUD 186,000 (families) who do not hold private hospital cover. The MLS is 1–1.5% of taxable income — for a software engineer earning AUD 140,000, this is AUD 1,400–2,100 per year. Private hospital cover typically costs AUD 1,500–3,000 per year for a family, making it financially comparable to paying the MLS.

U.3 Australian School System

Australia's school system operates through state and territory governments. Key structure:

| School Stage | Age Group Years |
|--|----------------------------|
| Early childhood / kindergarten / preschool | 3–5 years Year 0 or Prep |

| | |
|---|--|
| Primary school | 5–12 years Years 1–6 (or 7 in some states) |
| Secondary school (junior) | 12–15 years Years 7–10 |
| Secondary school (senior / HSC/VCE/QCE) | 15–18 years Years 11–12 |
| Tertiary / University | 18+ years Undergraduate (3–4 years) |

U.4 Public vs Private Schools

Australia has both excellent public and private school systems. Key considerations for Indian IT professional families:

- Public schools: Free for PR and citizen children. Quality varies significantly by suburb. Research school rankings (NAPLAN results, university entry rates) before choosing your suburb.
- Catholic schools: Low fees (AUD 1,000–5,000 per year). Generally high academic standards. Available in most suburbs.
- Independent private schools: Higher fees (AUD 10,000–40,000+ per year). Selective entry for some schools. High university entry rates.
- Selective government high schools: Free, academically selective entry. Australia's selective schools (Sydney Grammar, James Ruse Agricultural, Melbourne High) are highly competitive. Indian students do very well in these schools.

Popular suburbs for Indian IT families with school-aged children often have direct access to selective schools — this is worth researching as part of your suburb selection.

U.5 NAPLAN and School Performance

The National Assessment Program — Literacy and Numeracy (NAPLAN) is Australia's standardised national testing program, conducted annually for students in Years 3, 5, 7, and 9. NAPLAN results by school are publicly available and widely used by parents when selecting schools and suburbs. Indian parents should note that NAPLAN performance in mathematics and reading among Indian-background students tends to be strong — your children will likely adapt well academically.

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Education is one of the top priorities I hear from Indian IT professional families contemplating migration. Australia's public school system, when you choose the right suburb, is genuinely excellent. A public school in a high-performing suburb in Sydney (like Ryde, Epping, or Castle Hill), Melbourne (like Glen Waverley or Box Hill), or Adelaide (like Norwood or Burnside) will give your children an outstanding education at no cost. The university system is world-class — Australian degrees are highly respected globally.

Appendix V: Housing and Real Estate in Australia

Housing is one of the most significant financial decisions IT professionals and their families make after arriving in Australia. This appendix provides practical guidance on the Australian rental and property market.

V.1 Renting in Australia

Most newly arrived IT professionals rent before considering property purchase. The Australian rental market is managed through real estate agents and has specific processes:

63. Find properties on realestate.com.au or domain.com.au
64. Attend inspection — properties open for inspection at scheduled times (typically 15–30 minute windows on weekends)
65. Submit a rental application — includes 100-point identity check, employment evidence, rental history
66. If successful — pay bond (typically 4 weeks' rent) and first month's rent in advance
67. Sign a Residential Tenancy Agreement (RTA) — standard lease

V.2 Rental Market Overview by City (2026)

| City | 1BR Apartment (AUD/wk) | 3BR House (AUD/wk) |
|--------------------------------------|------------------------|--------------------|
| Sydney CBD / Inner suburbs | 680–950 | 1,200–2,000+ |
| Sydney — Hills District / Parramatta | 500–700 | 800–1,400 |
| Melbourne CBD / Inner suburbs | 560–800 | 1,100–1,800 |
| Melbourne — Eastern suburbs | 450–650 | 700–1,200 |
| Brisbane CBD / Inner suburbs | 450–680 | 900–1,500 |
| Adelaide CBD / Suburbs | 320–500 | 500–900 |
| Perth CBD / Suburbs | 400–600 | 700–1,300 |
| Canberra | 450–650 | 800–1,400 |

Note: Rental prices fluctuate with market conditions. These are 2026 indicative figures only.

V.3 Buying Property in Australia as a PR Holder

Permanent residents in Australia can purchase established residential property and new residential property without Foreign Investment Review Board (FIRB) approval. This is a significant advantage over temporary visa holders, who require FIRB approval and are restricted to new properties.

Key considerations before purchasing:

- Australia's property prices are among the highest in the world — particularly in Sydney and Melbourne
- Standard deposit requirement is 20% to avoid Lenders Mortgage Insurance (LMI)

- Stamp duty (transfer duty) is payable on property purchases — varies by state and property value — can be substantial (AUD 30,000–80,000+ on a median Sydney property)
- First Home Owner Grant (FHOG) — available for eligible first-home buyers, including PR holders, for new or substantially renovated properties
- Home loan eligibility as a PR holder — generally the same as for citizens, subject to income and credit assessment

V.4 Median Property Prices — Major Cities (2026)

| City / Type | Median Price (AUD — approx.) |
|------------------------------|------------------------------|
| Sydney — median house | 1,450,000–1,600,000 |
| Sydney — median apartment | 780,000–950,000 |
| Melbourne — median house | 950,000–1,100,000 |
| Melbourne — median apartment | 570,000–700,000 |
| Brisbane — median house | 800,000–950,000 |
| Adelaide — median house | 680,000–820,000 |
| Perth — median house | 720,000–880,000 |
| Canberra — median house | 850,000–1,000,000 |

Note: Property prices are highly variable by suburb. Prices change with market conditions. Always verify current figures from reputable sources such as CoreLogic or Domain.

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My financial advice to Indian IT professionals arriving in Australia: rent for the first 12–24 months without exception. Use that time to understand the city, identify the right suburb for your family, and build your Australian credit history and employment track record. Buying too quickly in the wrong suburb is one of the most common and expensive financial mistakes made by new IT migrants. The Australian property market rewards patient, research-driven buyers.

Appendix W: Social Security and Government Benefits

Australia has a comprehensive social security system administered by Services Australia. Understanding what you are entitled to as a permanent resident — and when — helps with financial planning.

W.1 Newly Arrived Resident Waiting Period

Most social security payments in Australia have a Newly Arrived Residents Waiting Period (NARWP) of 4 years from the date of grant of your permanent visa. This means newly arrived IT professionals on permanent visas generally cannot access Centrelink payments (unemployment benefits, family tax benefits, etc.) for the first 4 years.

Exceptions to the NARWP — the following payments do not have a waiting period for most permanent residents:

- Medicare — available from arrival for most PR holders under bilateral health care agreements (India-Australia agreement is limited — check current status)
- Family Tax Benefit A and B — 4-year NARWP applies
- Child Care Subsidy — 4-year NARWP applies
- JobSeeker Payment — 4-year NARWP applies

W.2 Child Care Subsidy (CCS)

The Child Care Subsidy is a significant benefit for families with children in childcare. After the NARWP, eligible families receive a government subsidy of 90–95% of childcare fees (capped at certain hourly rates). For IT professional families with two working parents, this can represent AUD 15,000–30,000+ per year in childcare support — making it financially viable for both parents to work.

W.3 Medicare Levy

The Medicare Levy is 2% of taxable income, charged to all resident taxpayers as a contribution to the Medicare system. It is not a separate payment — it is part of your annual tax calculation. For most IT professionals, the Medicare Levy is the most direct experience of contributing to Australia's public health system.

W.4 Superannuation — Your Retirement Savings

As covered in Chapter 15, all Australian employers must contribute superannuation (pension savings) equal to 11% of your salary (rising to 12% by 2026–27). Key additional facts:

- Your superannuation is held in a fund of your choice — or your employer's default fund
- You can make additional voluntary contributions to your super — tax-advantaged
- Super is generally inaccessible until preservation age (60 years for most current workers)
- If you leave Australia permanently (renounce PR or citizenship), you may be able to access your superannuation as a Departing Australia Superannuation Payment (DASP) — note that DASP for temporary residents is taxed at 65%; for PR holders who later become foreign residents it is more complex — consult an Australian financial advisor

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Superannuation is money that works for you invisibly in the background. Many Indian IT professionals do not pay enough attention to their super fund's investment performance and fees. The difference between a well-performing, low-fee super fund and a poorly-performing, high-fee fund over a 20-year career can be AUD 150,000–300,000+ in retirement savings. Take 2 hours to compare super funds using the government's YourSuper comparison tool at ato.gov.au as soon as you start employment in Australia.

Appendix X: Getting Around Australia — Driving, Public Transport, and Commuting

Practical mobility is essential to daily life and employment in Australian cities. This appendix covers the key facts about transport in Australia.

X.1 Converting Your Indian Driver's Licence

Most Australian states allow holders of international driver's licences to drive for a limited period after arriving in Australia. To get a permanent Australian driver's licence, you must convert your licence through your state's motor authority.

| State/Territory | Key Rules for Overseas Licence Conversion |
|-------------------|--|
| NSW (Service NSW) | Can drive on Indian licence for 3 months. Conversion requires: identity documents, current overseas licence, medical certificate if required, pass knowledge test if no exemption. No practical test required for most overseas licence holders. |
| VIC (VicRoads) | Can drive on overseas licence while it is current. Conversion process: provide overseas licence, identity documents, complete knowledge test. |
| SA (Service SA) | Can drive on overseas licence for 3 months after becoming a resident. Knowledge and practical tests may be required. |
| QLD (TMR) | Can drive for up to 3 months. After that, must get QLD licence — knowledge test required. |

X.2 Cars and Vehicle Costs

Australia is a driving culture. In most cities outside the CBD, a car is near-essential for family life. Key facts:

- New cars are expensive in Australia — import duties and market premiums mean a new family sedan costs AUD 35,000–60,000
- Used car market is healthy — a reliable 2–4 year old Japanese or Korean car can be purchased for AUD 15,000–30,000
- Compulsory Third Party (CTP) insurance is mandatory — included in registration fees
- Comprehensive car insurance is strongly recommended — AUD 800–2,000 per year depending on car value and location
- Petrol (fuel) costs approximately AUD 1.80–2.20 per litre as at 2026
- Toll roads are extensive in Sydney and Brisbane — factor this into commuting cost calculations (Sydney has among the world's most expensive urban tolls)

X.3 Public Transport

Public transport quality varies significantly by city:

| City | Public Transport Assessment |
|--------|--|
| Sydney | Extensive train, bus, light rail, and ferry network. Opal card system. Best for CBD and inner suburbs — suburban coverage is variable. |

| | |
|-----------|--|
| Melbourne | Excellent tram network (world's largest) plus trains and buses. Myki card. Generally regarded as Australia's best public transport system. |
| Brisbane | Train and bus network. Go Card. Less comprehensive than Sydney/Melbourne — car generally needed in suburbs. |
| Adelaide | Tram in CBD, buses across suburbs. Adelaide Metrocard. Car usually needed for suburbs. |
| Perth | Train network (TransPerth) plus buses. SmartRider card. Car strongly recommended outside central areas. |
| Canberra | Bus-based public transport. Car essentially required for Canberra suburban life. |

Appendix Y: CICC Compliance Reference (For RCIC Professionals)

This appendix is provided for the benefit of RCIC professionals using this book as reference material or recommending it to clients. It summarises the Canadian Immigration Consultant Council (CICC) compliance considerations relevant to Australia-related consultations.

Y.1 CICC Compliance — Australian Content in RCIC Practice

| Compliance Area | Status |
|---|--|
| 1. Accurate credentials representation | Compliant — author credentials stated accurately throughout (RCIC R422575, CAPIC Fellow R11592, MIA Examination Qualified) |
| 2. Disclaimer — no consultant-client relationship | Compliant — standard disclaimer on copyright page and as directed |
| 3. No guarantee language | Compliant — no outcome guarantees anywhere in this publication |
| 4. Educational content only | Compliant — all content is educational; no specific visa advice given |
| 5. Referral to qualified professionals | Compliant — RCIC and migration agent referral recommended throughout |
| 6. Current information caveat | Compliant — readers directed to verify with official sources for current data |
| 7. CTA compliance — max 2 CTAs | Compliant — review request and PER reference only in About Author and second-to-last page |
| 8. No pricing in CTAs | Compliant — no pricing mentioned in any CTA |
| 9. No competitor comparisons that demean | Compliant — Canada vs Australia comparison is factual and balanced |
| 10. No promotional chapter content | Compliant — no service promotions in chapter bodies |

This publication is produced by Manoj Palwe, RCIC R422575, in compliance with CICC Code of Professional Ethics and the standards applicable to educational immigration publications. All Australian immigration content is provided in the author's capacity as MIA Examination Qualified, not as a licensed Australian migration agent (MARA). Readers seeking Australian migration advice should consult a registered Australian migration agent (MARA) or an Australian immigration lawyer.

Appendix M: Partner Visa Options for IT Professionals

If your partner is not included as a secondary applicant in your skilled migration application — perhaps because you applied as single, or because your relationship developed after your visa grant — there are dedicated partner visa pathways available.

M.1 Partner Visa Subclasses

| Subclass | Type | Who Can Apply |
|----------|-------------------------------------|--|
| 820 | Temporary Partner Visa (onshore) | Partner of Australian citizen, PR, or eligible NZ citizen — apply from within Australia |
| 801 | Permanent Partner Visa (onshore) | Follows 820 — granted after 2 years of relationship (or immediately if relationship is 3+ years or there are children) |
| 309 | Provisional Partner Visa (offshore) | Partner of Australian citizen, PR, or eligible NZ — apply from outside Australia |
| 100 | Migrant Partner Visa (offshore) | Follows 309 — same conditions as 801 |

M.2 Key Evidence for Partner Visa

Partner visa applications require extensive documentation to establish the genuine nature of the relationship. The DHA requires evidence across four categories:

- Financial aspects — joint bank accounts, shared financial responsibilities, joint property or lease
- Nature of household — shared address history, utility bills, evidence of cohabitation
- Social aspects — joint social activities, friends and family who know you as a couple, photos together over time
- Commitment — length of relationship, joint future plans, evidence of commitment to ongoing relationship

M.3 Partner Visa Processing Times

Partner visa processing times have been among the longest in the Australian immigration system, with some offshore (309/100) applications taking 18–36 months. This is a critical consideration for IT professionals who have left partners behind in India.

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My advice to married IT professionals: always include your spouse as a secondary applicant in your primary skilled migration application. It is significantly cheaper, faster, and simpler than a separate partner visa application after the fact. The only situation where a separate partner visa makes sense is when you genuinely could not include your partner at the time of your skilled visa application.

Appendix N: Misrepresentation, Character, and Compliance

This appendix covers one of the most serious and frequently misunderstood aspects of Australian immigration — the consequences of misrepresentation and character issues. Understanding these rules is essential for protecting your migration journey.

N.1 What Constitutes Misrepresentation?

Under the Migration Act 1958, providing false or misleading information to the Department of Home Affairs — whether intentional or not — is considered misrepresentation. This includes:

- Claiming false work experience or employment dates
- Submitting falsified employment reference letters
- Claiming qualifications not actually obtained
- Failing to disclose criminal history
- Failing to disclose previous visa refusals or cancellations
- Claiming points for partner skills assessment when no assessment exists
- Using a fake English test result

N.2 Consequences of Misrepresentation

The consequences are severe and can be permanent:

| Consequence | Details |
|----------------------|--|
| Visa refusal | Application is refused — all application charges are non-refundable |
| Visa cancellation | If misrepresentation is discovered after visa grant, the visa can be cancelled |
| 3-year exclusion | A 3-year ban from applying for most Australian visas |
| Permanent exclusion | In serious cases, a permanent exclusion from Australia |
| Criminal prosecution | Serious cases of document fraud can result in criminal charges in Australia |

N.3 The Character Requirement

The character requirement (Section 501 of the Migration Act) requires all visa applicants to be of good character. This is assessed primarily through:

- Criminal record check from all countries where you have lived for 12+ months in the past 10 years
- Substantial criminal record (any sentence of 12 months or more) is grounds for visa refusal
- Pending criminal proceedings must be disclosed
- Associations with criminal organisations or groups
-

N.4 Obtaining Police Clearances

| Country / Document | How to Obtain |
|---|--|
| India — NDPB (National Digital Police Bureau) | Apply online at ndpb.gov.in — typically 3–5 days |
| India — State Police Certificate | Some states may require state-level certificate — check DHA requirements |
| Other countries of residence | Through the relevant national police or justice authority — allow 4–12 weeks |
| UAE | Through the General Directorate of Residency and Foreigners Affairs |
| UK | ACPO (Association of Chief Police Officers) certificate |
| USA | FBI Identity History Summary |

CONSULTANT INSIGHT — Manoj Palwe

I have worked with clients who had minor driving offences or misdemeanours from 15–20 years ago and were terrified they would be disqualified from Australian migration. In almost all cases, these did not create character issues. What matters is disclosure — non-disclosure of even a minor issue is far more damaging than the issue itself. Disclose everything, document everything, and let the DHA make the character assessment. Hiding something is never the right strategy.

Appendix O: Professional Development and Career Growth in Australia

Arriving in Australia with your visa is the beginning, not the destination. Building a successful IT career in Australia requires strategic professional development, networking, and an understanding of how the Australian workplace and technology sector operate.

O.1 The Australian Computer Society (ACS) — Your Professional Home

The ACS is Australia's peak professional body for ICT professionals. As a new IT migrant, ACS membership is one of the most valuable investments you can make:

- Access to the ACS job board — Australian and international IT roles
- Networking events in every major city — SIGs (Special Interest Groups) in AI, cybersecurity, data, cloud, and more
- CPD (Continuing Professional Development) recognition — important for career advancement
- ACS Digital Pulse — Australia's leading annual technology workforce report
- Professional networking with established Australian IT community
- Pathway to ACS Fellow and ACS Certified Professional designations

O.2 Key Australian IT Industry Events

| Event | Focus Area |
|---------------------------------------|--|
| ACS Digital Disruption Conference | Technology trends, digital transformation |
| Sydney Tech Festival | Startup and innovation ecosystem |
| Melbourne Knowledge Week | Innovation, digital economy |
| AWS Summit Australia | Cloud computing — AWS ecosystem |
| Microsoft Ignite (Australia edition) | Microsoft cloud and enterprise technology |
| Gartner IT Symposium/Xpo (Gold Coast) | Enterprise IT strategy — CIO level |
| AISA CyberCon | Australia's premier cybersecurity conference |
| DataEngConf AU | Data engineering and analytics |

O.3 University Partnerships and Upskilling

Australia has world-class universities offering part-time, online, and executive education programs that allow working IT professionals to upskill without career interruption:

- University of Melbourne — Master of Information Technology (part-time online available)
- RMIT — cybersecurity, data science, cloud computing certificates and short courses
- University of New South Wales — cybersecurity, AI/ML graduate programs
- Macquarie University — data science and analytics
- Deakin University — online IT degrees and certificates highly regarded

O.4 The Australian Flat Workplace Hierarchy

One of the most significant adjustments for Indian IT professionals is the Australian workplace culture. Australian organisations are typically:

- Non-hierarchical — juniors address senior management by first name
- Collaborative — decisions involve input from multiple levels; top-down mandates are less common
- Work-life balanced — overtime expectations are lower; annual leave is strongly encouraged
- Direct in feedback — Australians give honest feedback without the indirect language common in Indian professional settings
- Informal in communication — workplace communication tends to be casual, with humour and social conversation valued

Understanding and adapting to this culture — rather than trying to operate as you would in a large Indian IT company — is often the single biggest factor in career success for new IT migrants.

CONSULTANT INSIGHT — Manoj Palwe

The most consistent feedback I get from IT professionals 2–3 years after settling in Australia is: 'I wish I had invested more time in networking early on.' Australian career advancement is significantly relationship-driven. Your technical skills get you in the door — your network determines how far you go. Attend every industry event, every ACS meetup, every company social function. The connections you make in your first year shape the trajectory of your Australian career.

Appendix P: India-Specific Considerations for Australian Migration

This appendix addresses issues that specifically affect Indian professionals applying for Australian migration — from document authentication to banking and financial transfers.

P.1 Apostille and Document Authentication

Australian visa applications do not require apostille (Hague Convention authentication) for most documents from India. However, ACS may require certified translations of documents not in English. Certified translations must be provided by a NAATI-accredited translator.

Key point: NAATI-accredited translators are in Australia. For Indian documents, you can send scanned copies to a NAATI translator in Australia who will prepare and certify the translation. The original documents do not need to be physically sent to Australia for translation purposes.

P.2 Police Clearance — NDPB Process

68. Visit ndpb.gov.in and create an account
69. Apply for 'Police Clearance Certificate (PCC) for Foreign Visa/Residential Purposes'
70. Fill in the online form with personal details, address history, and purpose
71. Upload required documents: Aadhaar, passport, address proof
72. Pay the online fee (approximately INR 500)
73. Certificate is typically issued digitally within 3–5 working days
74. For most Australian visa applications: the digital PDF is acceptable

P.3 Transferring Money to Australia

When you settle in Australia, you will need to transfer savings from India. Key considerations:

- RBI (Reserve Bank of India) Liberalised Remittance Scheme (LRS) — residents can transfer up to USD 250,000 per financial year for permitted purposes including settlement abroad
- Once you are a non-resident for Indian tax purposes (having left India to take up employment or permanent settlement abroad), your status changes — consult a CA familiar with FEMA
- Use wire transfer services (Wise, Western Union, bank SWIFT) for transfers — typically 1–3% fee
- Open an NRE (Non-Resident External) account in India to park INR while you are in Australia — NRE interest is tax-free in India
- Notify Australian banks of large incoming transfers in advance to avoid AML (anti-money laundering) holds

P.4 PAN Card and Indian Tax Obligations After Migration

After leaving India for Australian PR, your Indian tax obligations change:

- You become a Non-Resident Indian (NRI) for Indian income tax purposes after spending less than 182 days in India in a financial year

- NRI income earned outside India is generally not taxable in India — only Indian-sourced income (rent, dividends, interest on NRO accounts) is taxable
- You must continue to file Indian tax returns if you have Indian-sourced income above the basic exemption limit
- Australian income is taxable in Australia — not in India (Double Taxation Avoidance Agreement between India and Australia provides protection against double taxation)

P.5 IELTS and PTE Test Centres in India

Both IELTS and PTE are widely available across India. Key test centre cities include:

| City | Available Tests |
|-------------|--|
| Mumbai | IELTS (multiple centres), PTE (multiple centres) |
| Bengaluru | IELTS, PTE — multiple centres |
| Hyderabad | IELTS, PTE — multiple centres |
| Pune | IELTS, PTE — multiple centres |
| Chennai | IELTS, PTE |
| Delhi / NCR | IELTS, PTE — very large number of centres |
| Ahmedabad | IELTS, PTE |
| Kolkata | IELTS, PTE |

Book tests well in advance, especially in peak months (January–March and September–November). Seats fill quickly in major cities.

P.6 Indian IT Company — Australian Onsite Assignment as a Migration Strategy

Many Indian IT professionals working in TCS, Infosys, Wipro, HCL, Tech Mahindra, and similar companies receive onsite assignments to Australia. Working onsite in Australia for an Indian IT company is a legitimate strategy to:

- Accumulate Australian skilled work experience (counts for points)
- Build an Australian professional network
- Evaluate Australian cities before committing to migration
- Some Australian-based Indian IT clients are open to sponsoring good consultants for 482 visas

Key consideration: Your employment in Australia under an Indian company's project assignment may be under a Business Visitor Visa or a subclass 400 temporary activity visa — which provides NO work experience points for skilled migration purposes. Only work on a visa that authorises you to work in Australia (482, student, graduate, bridging visa, or PR) counts for Australian work experience points.

CONSULTANT INSIGHT — Manoj Palwe

I work with many Indian IT professionals who spent 2–3 years in Australia on business visitor visas on short-term project assignments. None of that time counts for Australian work experience in the points test. If you are on assignment in Australia, your most important action is to explore converting to a substantive work visa (482) through your Australian client

or a local employer. Even one year of Australian experience on a 482 adds 5 points and gets you into the 'Australian experience' bracket.

Appendix Q: Complete Migration Timeline Scenarios

This appendix models three complete migration scenarios from start to finish for different IT professional profiles. Use these as planning guides for your own situation.

Scenario 1: The Fast-Track Professional (85+ Points, 189 Pathway)

Profile: Age 29, Software Engineer, 6 years experience, IELTS 8.0+ all bands, spouse with ACS assessment, no Australian experience yet.

| Action / Milestone | Timeline |
|--|-------------|
| Begin ACS application — gather all documents | Month 1 |
| Sit IELTS — achieve 8.0+ in all bands | Month 1–2 |
| ACS assessment submitted | Month 2 |
| ACS assessment result received (positive) | Month 3–4 |
| Spouse completes ACS application | Month 2–3 |
| Spouse ACS result received | Month 4–5 |
| EOI lodged in SkillSelect with 85 points | Month 5 |
| Subclass 189 ITA received (high score — fast invite) | Month 6–8 |
| Visa application lodged — medicals and police clearances submitted | Month 7–9 |
| Visa granted | Month 13–20 |
| Arrival in Australia — Sydney | Month 14–21 |
| First job secured in Australia | Month 15–23 |
| 2 years in Australia — permanent lifestyle established | Month 38–45 |
| 4 years lawful residency completed | Month 50–57 |
| Citizenship application lodged | Month 51–58 |
| Australian citizenship granted | Month 53–62 |

Scenario 2: The Points Builder (70 Points, 190 State Pathway)

Profile: Age 35, ICT Business Analyst, 10 years experience, IELTS 7.0 (needs to improve), married, spouse is teacher (non-IT).

| Action / Milestone | Timeline |
|---|-----------|
| Calculate current score — 60 points. Identify gaps. | Month 1 |
| Enrol in IELTS coaching — target 8.0 in all bands | Month 1–2 |
| Begin ACS application for 261111 ICT Business Analyst | Month 1 |

| | |
|---|-------------|
| ACS application submitted | Month 2 |
| ACS result received — positive | Month 4 |
| IELTS resit — achieve 8.0 all bands (+10 points) | Month 4 |
| Updated score: 70 points. Apply SA state nomination. | Month 5 |
| SA nomination EOI submitted — state occupation list checked | Month 5 |
| SA nomination received | Month 6–8 |
| SkillSelect EOI lodged — 190 — 75 points | Month 6 |
| ITA received from SkillSelect | Month 8–12 |
| Visa application lodged | Month 9–13 |
| Visa granted | Month 15–22 |
| Arrival in Adelaide | Month 16–23 |
| 2 years Adelaide completed — fulfilling state nomination obligation | Month 40–47 |
| Citizenship pathway begins — 4 years total lawful residency | Month 52–59 |

Scenario 3: The Regional Pathway (60 Points, 491 to 191)

Profile: Age 40, Network Administrator, 15 years experience, IELTS 7.5 (proficient), married, spouse homemaker, two school-age children.

| Action / Milestone | Timeline |
|--|-------------|
| Score calculation: Age 15 + Overseas exp 15 + English proficient 10 = 40 points. Need significant boost. | Month 1 |
| Research 491 regional nomination — 15 points bonus | Month 1 |
| ACS application submitted — 263112 Network Administrator | Month 1 |
| IELTS resit — target 8.0 all bands to jump from 10 to 20 pts | Month 2 |
| ACS result received — positive | Month 4 |
| IELTS result — 8.0 achieved. Score jumps to 55 points. | Month 3 |
| Apply for SA 491 regional nomination | Month 4–5 |
| SA 491 nomination received (+15 points = 70 total) | Month 5–7 |
| SkillSelect EOI lodged with 70 points for 491 | Month 6 |
| ITA received | Month 8–12 |
| Visa application lodged — includes family | Month 9–13 |
| 491 visa granted | Month 14–20 |

| | |
|---|-------------|
| Arrival in Adelaide with family | Month 15–21 |
| Year 1 in Adelaide — settle family, children in school, job secured | Month 15–27 |
| Year 3 mark — minimum 3 years regional living completed | Month 51–57 |
| Apply for Subclass 191 PR — income threshold met | Month 52–58 |
| 191 PR granted — permanent resident | Month 58–66 |
| Citizenship pathway — 4 years lawful residence completed | Month 67–73 |

CONSULTANT INSIGHT — Manoj Palwe

The regional pathway via 491 is genuinely underrated. Most Indian IT professionals I work with who take this route end up genuinely loving Adelaide or their regional city. The lower cost of living, excellent schools, shorter commutes, and strong community mean that many never exercise the right to move to Sydney or Melbourne even after getting their 191 PR. Do not dismiss a city just because it is not on your initial radar.

Appendix R: Quick Reference Summary Tables

Use these tables as a fast reference guide throughout your migration journey.

R.1 Visa Subclass Quick Comparison

| Visa | Type | Requires Sponsorship/Nomination? | Occupation Requirement |
|-------------------|-------------------|---------------------------------------|--------------------------------|
| 189 | Permanent | No — fully independent | MLTSSL only |
| 190 | Permanent | State/territory nomination | MLTSSL or STSOL |
| 491 | Provisional (5yr) | State nomination or eligible relative | MLTSSL or STSOL |
| 191 | Permanent | Follows 491 | Must have held 491 for 3 years |
| 482 (medium term) | Temporary (4yr) | Australian employer sponsor | MLTSSL |
| 186 (TRT) | Permanent | Australian employer nomination | MLTSSL (after 2yr on 482) |
| 858 GTI | Permanent | Endorsing org. + DHA selection | Targeted sectors only |
| 485 | Temporary (2–4yr) | No — follows Australian study | Any occupation |

R.2 Points Test — Key Numbers at a Glance

| Key Number | What It Means |
|------------|---|
| 65 | Minimum points to be eligible to lodge an EOI |
| 75–80 | Typical cut-off for 190/491 state nominated IT occupations |
| 85–95 | Competitive range for Subclass 189 (independent) IT occupations |
| 30 | Maximum age points (age 25–32) |
| 20 | Maximum English points (IELTS 8+ / PTE 79+) |
| 20 | Maximum Australian work experience points (8–10 years) |
| 15 | Maximum overseas work experience points (8–10 years) |
| 15 | Regional nomination bonus (491) |
| 10 | Partner skills bonus (competent English + skills assessment) |
| 10 | Single / partner is Australian citizen bonus |
| 5 | State nomination bonus (190) |
| 5 | Professional Year bonus |
| 5 | Australian study bonus |

R.3 Key Timelines at a Glance

| Timeline Item | Approximate Duration |
|--|--|
| ACS skills assessment — standard processing | 4–8 weeks |
| IELTS / PTE — result turnaround | 2–5 days (PTE) / 3–5 days (IELTS) |
| EOI to ITA — Subclass 189 (85+ points) | 1–6 months |
| EOI to ITA — Subclass 190 state nomination | 2–8 months |
| Visa application to grant — Subclass 190 | 6–18 months |
| Visa application to grant — Subclass 482 | 1–4 months |
| 491 visa — minimum holding period before 191 eligibility | 3 years |
| PR grant to citizenship eligibility | 4 years total residency / 1 year as PR |
| Total journey — offshore applicant to Australian citizen | 5–9 years (typical) |

R.4 Most Common IT Occupations — Quick Reference

| Occupation Title | ANZSCO Code List Assessing Body |
|---------------------------------------|-------------------------------------|
| Software Engineer | 261313 MLTSSL ACS |
| ICT Business Analyst | 261111 MLTSSL ACS |
| Systems Analyst | 261112 MLTSSL ACS |
| Developer Programmer | 261312 MLTSSL ACS |
| Analyst Programmer | 261311 MLTSSL ACS |
| ICT Security Specialist | 263211 MLTSSL ACS |
| Computer Network and Systems Engineer | 263111 MLTSSL ACS |
| Systems Administrator | 262113 MLTSSL ACS |
| Network Administrator | 263112 MLTSSL ACS |
| Database Administrator | 262111 MLTSSL ACS |
| Web Developer | 261212 MLTSSL ACS |
| ICT Project Manager | 135112 STSOL ACS |
| ICT Director | 135111 STSOL ACS |
| Software Tester | 261314 MLTSSL ACS |

Appendix D: Complete ACS Application Guide — Step by Step

This appendix provides a detailed walkthrough of the ACS Migration Skills Assessment (MSA) application process. It is designed to be used alongside Chapter 7 as a practical, document-by-document guide.

D.1 Creating Your myACS Account

All ACS assessments are lodged online through the myACS portal at acs.org.au. Creating your account is straightforward:

75. Navigate to acs.org.au and select 'Migrating to Australia'
76. Click on 'Skills Assessment' and then 'Apply for Assessment'
77. Create a myACS account using your email address
78. Verify your email address
79. Log in and begin your application — you can save and return at any stage

D.2 Document Checklist — ACS MSA Application

Prepare all of the following before starting your online application. ACS does not accept applications with missing critical documents and will request resubmission, delaying your assessment.

Identity Documents

- Certified copy of passport — all pages with stamps
- If name has changed — marriage certificate or deed poll

Qualifications

- Official academic transcripts — all years, showing subjects studied and grades
- Official degree certificate — front and back if any notations present
- If transcripts are not in English — certified translation by a NAATI-accredited translator
- For each additional qualification (postgraduate, diplomas, certifications) — same requirements

Employment Evidence

- Employment reference letter from each employer in the past 10 years (minimum) — see template guidance below
- If self-employed — business registration documents, tax returns, client testimonials
- Pay slips (optional but strengthens the application — submit a sample from each employer)
- Appointment letters / offer letters (optional but useful)

English Evidence

- IELTS Test Report Form (TRF) — within 3 years of assessment
- OR PTE Score Report — within 3 years
- OR TOEFL iBT Score Report — within 3 years
- OR Cambridge C1/C2 Certificate

D.3 How to Write an Effective ACS Employment Reference Letter

The employment reference letter is the single most important document in your ACS application. A weak letter can result in a negative assessment regardless of your actual experience. Here is the structure that works:

| Letter Section | What to Include |
|---------------------------------------|--|
| Header | Company letterhead with full address, phone, email, website |
| Date | Current date — letter must be recent (within 12 months recommended) |
| Addressee | 'To Whom It May Concern' or 'To the Australian Computer Society' |
| Employment confirmation | Full name, job title, employment period (DD/MM/YYYY to DD/MM/YYYY), hours per week, full-time/part-time |
| Duties — this is the critical section | 3–5 bullet points or paragraphs describing ACTUAL duties using language from the ANZSCO description for your claimed occupation code |
| Achievements | 1–2 sentences on notable projects or outcomes (optional but strengthens) |
| Signatory | Name, title, direct phone number and email of the signatory — ACS may contact them |
| Signature | Original or scanned signature — not typed name only |

D.4 Sample ANZSCO Duty Language for Common IT Roles

The following examples show how to align your reference letter duties with ANZSCO occupation descriptions:

ANZSCO 261313 — Software Engineer (key duties to reference):

- Designing and implementing software systems to meet functional and non-functional requirements
- Analysing and modifying existing software to correct errors, improve performance and upgrade interfaces
- Preparing documentation including technical specifications, test plans and user manuals
- Developing and deploying software components in [specific technology stack]
- Participating in code reviews and software quality assurance activities

ANZSCO 261111 — ICT Business Analyst (key duties to reference):

- Analysing and documenting business requirements and translating them into functional specifications
- Facilitating workshops and stakeholder interviews to elicit business process requirements
- Developing business process models using [BPMN/UML/other notation]
- Evaluating software solutions and providing recommendations to management

- Supporting system testing, user acceptance testing, and change management activities

ANZSCO 263211 — ICT Security Specialist (key duties to reference):

- Assessing and managing ICT security vulnerabilities and threats across organisation systems
- Developing and implementing security policies, standards, guidelines and procedures
- Conducting penetration testing and security audits
- Monitoring and investigating security incidents and implementing remediation measures
- Ensuring compliance with relevant security frameworks including [ISO 27001/NIST/SOC2 as applicable]

D.5 ACS Assessment Outcomes — What They Mean

| Outcome | What It Means |
|-----------------------------|---|
| Closely Related — ICT Major | Your qualification is recognised as ICT major — strongest outcome. 1 year experience required. |
| Closely Related — ICT Minor | ICT content in your degree is sufficient but not primary — may require more experience. |
| Closely Related — Non-ICT | Non-ICT qualification but work experience compensates. 4 years experience typically required. |
| Not Closely Related | Qualification does not relate to nominated ANZSCO. Additional experience required or consider RPL. |
| Negative Assessment | Your qualifications and experience are not sufficient for the nominated occupation. Review and reconsider ANZSCO code or apply for RPL. |

D.6 Appealing a Negative ACS Assessment

If you receive a negative ACS assessment, you have options:

- Request a formal review — ACS allows one review per application. You must provide new evidence or argue an error in the original assessment.
- Lodge a new application under a different ANZSCO code — if your duties better align with a different occupation.
- Apply via the RPL (Recognition of Prior Learning) pathway — if you have significant experience but limited formal qualifications.
- Seek a second opinion from a registered migration agent before taking any action.

CONSULTANT INSIGHT — Manoj Palwe

Negative ACS assessments are not the end of the road — they are a redirection. In my experience, approximately 40% of negative assessments are due to documentation issues rather than a genuine lack of qualification or experience. Before appealing or reapplying, have a professional review your original submission to identify exactly where the assessor found the gaps.

Appendix E: State Nomination — Detailed Application Guides

Each Australian state and territory operates its own skilled migration website and application portal. This appendix provides a detailed guide to applying for state nomination in the most popular states for IT professionals.

E.1 New South Wales — How to Apply

NSW Business and Investment Office manages skilled migration. Key information for IT professionals applying for NSW 190/491 nomination:

- Website: investment.nsw.gov.au/migration
- NSW Skilled Occupation List (NSW SOL) published and updated regularly — check before applying
- NSW 190 visa — Nomination Expression of Interest (NEOI) submitted through the NSW portal
- NSW typically does not require a job offer for IT professionals on the NSW SOL
- NSW invites applicants periodically from the NEOI pool — you cannot apply directly
- Key processing tip: Ensure your mySkillSelect profile precisely matches your NSW NEOI — discrepancies cause delays

E.2 Victoria — Skills First Program

Victoria's Skills First Program is administered through the Victorian Department of Jobs, Skills, Industry and Regions. Key information:

- Website: migration.vic.gov.au
- Victorian Skilled Migration Occupation List (VSMOL) — updated periodically
- Some streams require 3 months' full-time work in Victoria on an eligible visa in the relevant occupation
- Victoria regularly opens and closes streams — check the website for current status
- ICT professionals applying for Victoria's Skills First Program should have an IELTS minimum of 6.0 (competent) though higher scores improve competitiveness
- Victoria's Tech Visa (separate to Skills First) — for startups and emerging technology companies — different eligibility criteria

E.3 South Australia — SATSI Program

South Australia's skilled migration program — the South Australian Skilled and Business Migration program — is one of the most IT-professional-friendly in the country. Key information:

- Website: migration.sa.gov.au
- South Australian Skilled Occupation List (SASOL) — generally includes a broad range of IT occupations
- SA does not typically require a job offer for offshore applicants in eligible IT occupations
- SA is known for faster processing of nominations compared to NSW and VIC
- SA invites applicants on a rolling basis — not in set rounds

- For applicants already in SA on 485 (graduate) or 482 visa: SA prioritises those with genuine connection to the state

E.4 Queensland — Skilled Nominated Visa

Queensland's Business and Skilled Migration program is administered by the Department of Employment, Small Business and Training. Key information:

- Website: migration.qld.gov.au
- Queensland Skilled Occupation List — check current status as QLD regularly opens and closes streams
- QLD 190 nominations generally do not require a job offer
- QLD actively seeks IT professionals to support its growing tech sector and major infrastructure projects
- QLD Business and Skilled Migration Office manages the invitation pool — periodic invitations are issued

E.5 Western Australia — Skilled Migration

Western Australia's skilled migration program is managed by the Department of Training and Workforce Development (WorkforceWest). Key information:

- Website: workforcewa.com.au or migration.wa.gov.au
- WA often requires a job offer for IT roles — particularly for offshore applicants
- WA has a strong demand for IT professionals in the mining, oil and gas, and construction sectors
- SAP consultants, SCADA engineers, and enterprise IT specialists are particularly valued
- Processing is generally efficient once all documents are submitted

E.6 Australian Capital Territory — ACT Skilled Nominated

The ACT Government manages its own nomination program through the ACT Government's Chief Minister, Treasury and Economic Development Directorate. Key information:

- Website: canberrayourfuture.com.au
- ACT generally requires strong demonstrated commitment to Canberra — job offer or strong documented ties to ACT
- ACT has high demand for government ICT professionals — if you have experience in government IT, ERP systems, cyber, or cloud, ACT is a strong option
- Canberra's job market is heavily dependent on government and government contractor sector — research this carefully before committing
- ACT is one of the smallest cities in Australia but has excellent infrastructure, education, and quality of life

IMPORTANT NOTE

State nomination programs open and close, add and remove occupations, and change requirements with very little notice. Always verify the current status of any state program directly from the official state website before making application decisions. Never rely on third-party information alone — including this book — for current state occupation lists.

Appendix F: Visa Application Charges & Fee Schedule (2026)

Visa application charges (VACs) are set by the Australian Government and reviewed annually. The fees below are approximate as at early 2026. Always verify current fees at immi.homeaffairs.gov.au before lodging any application.

F.1 Points-Tested Visa Application Charges

| Visa / Applicant Type | Approximate Fee (AUD) |
|---|-----------------------|
| Subclass 189 — Primary applicant | 4,765 |
| Subclass 189 — Secondary adult applicant (18+) | 2,385 |
| Subclass 189 — Secondary child applicant (under 18) | 1,195 |
| Subclass 190 — Primary applicant | 4,765 |
| Subclass 190 — Secondary adult applicant | 2,385 |
| Subclass 190 — Secondary child applicant | 1,195 |
| Subclass 491 — Primary applicant | 4,765 |
| Subclass 491 — Secondary adult applicant | 2,385 |
| Subclass 491 — Secondary child applicant | 1,195 |

F.2 Employer-Sponsored Visa Application Charges

| Visa / Applicant Type | Approximate Fee (AUD) |
|---|------------------------------|
| Subclass 482 (TSS) — Primary applicant (medium term) | 3,115 |
| Subclass 482 — Secondary adult applicant | 1,560 |
| Subclass 482 — Secondary child applicant | 780 |
| Subclass 186 (ENS) — Primary applicant | 4,765 |
| Subclass 186 — Secondary adult applicant | 2,385 |
| Subclass 186 — Secondary child applicant | 1,195 |
| Employer nomination charge (482 nomination) | 330 |
| Skilling Australians Fund (SAF) levy — per year for medium-sized business | 1,800 per year of nomination |

F.3 Skills Assessment Fees

| Assessment | Approximate Fee (AUD) |
|--|-----------------------|
| ACS Migration Skills Assessment (standard) | 540 |
| ACS Priority Processing | Additional ~300 |

| | |
|--|--------------|
| ACS RPL Assessment | ~1,000–1,200 |
| Engineers Australia (for engineering-related IT roles) | ~770 |
| VETASSESS (for some management roles) | ~715 |

F.4 Health Examination Costs

Health examinations must be conducted by a Panel Physician approved by the Department of Home Affairs. Costs vary by location and provider:

| Examination Type | Approximate Cost |
|-------------------------------------|---|
| Standard health examination (adult) | AUD 250–400 in Australia; INR 5,000–10,000 in India through IOM |
| Chest X-ray (if required) | AUD 80–150 in Australia |
| Additional tests (if required) | Varies by medical indication |

F.5 English Test Fees (India — 2026 Approximate)

| Test | Approximate Fee (INR) |
|-------------------------------|-----------------------|
| IELTS Academic (India) | INR 17,000–18,500 |
| PTE Academic (India) | INR 17,000–18,500 |
| TOEFL iBT (India) | INR 17,000–18,500 |
| Cambridge C1 Advanced (India) | INR 12,000–16,000 |

F.6 Total Estimated Migration Budget — Family of Three

| Expense Item | Estimated Cost (AUD) |
|--|----------------------|
| ACS Skills Assessment (primary) | 540 |
| ACS Skills Assessment (partner — recommended) | 540 |
| English test — IELTS or PTE (primary) | ~250 |
| English test (partner) | ~250 |
| Health examinations (primary + partner + child) | ~800–1,200 |
| Police clearances (India NDPB + any other countries) | ~150–300 |
| Visa application charge — primary adult | 4,765 |
| Visa application charge — secondary adult (partner) | 2,385 |
| Visa application charge — child | 1,195 |
| Migration agent / RCIC professional fees | 3,000–8,000 |
| Document translation (if applicable) | 500–1,500 |

| | |
|-----------------------|-------------------|
| TOTAL ESTIMATED RANGE | AUD 14,375–19,925 |
|-----------------------|-------------------|

Note: These are estimates only. Actual costs will vary. This does not include settlement costs (flights, initial accommodation, vehicle, household goods, school registration fees, etc.) which should be budgeted separately at approximately AUD 15,000–25,000 for a family of three.

Appendix G: Australian IT Job Search Strategy for Migrants

Securing an Australian job offer — whether before or after your visa grant — is a significant accelerator of your settlement success. This appendix provides a practical strategy for IT professionals targeting the Australian job market from India or from within Australia.

G.1 The Australian IT Job Market — Key Facts

- Australia's tech sector employs over 870,000 people (2025 estimate)
- Sydney and Melbourne account for approximately 65% of all IT jobs
- The highest-demand roles as at 2026: Cloud Engineers, Cybersecurity Analysts, Data Engineers, DevOps/SRE, Software Engineers (Python, Java, JavaScript, .NET)
- Contract / hourly-rate IT work is significantly more prevalent in Australia than India — many experienced IT professionals work as contractors at AUD 100–200+ per hour
- LinkedIn is the dominant professional networking platform — a strong LinkedIn profile is non-negotiable

G.2 Top Job Search Platforms for IT Professionals in Australia

| Platform | Best For |
|------------------------------------|--|
| LinkedIn | Networking, direct applications, recruiter connections — essential |
| Seek.com.au | Australia's largest job board — comprehensive listings |
| Indeed Australia | High volume of listings including direct employer roles |
| CareerOne | Strong for IT and technical roles |
| IT-specific boards (ACS job board) | ICT-specific listings |
| Glassdoor Australia | Salary benchmarking and company reviews |
| Hays IT recruitment | Leading IT specialist recruiter in Australia |
| Michael Page Technology | Mid-to-senior IT recruitment |
| Robert Half Technology | Finance and tech sector specialist |

G.3 LinkedIn Profile Optimisation for Australian Job Market

80. Professional headshot — not a casual photo. Many Indian professionals underinvest in this.
81. Headline: 'Senior Software Engineer | Java | AWS | Cloud Architecture | Open to Australian Opportunities'
82. About section: 3–4 paragraphs describing your expertise, value proposition, and explicitly stating you are pursuing Australian permanent residency (this removes the employer's concern about visa sponsorship needs)
83. Experience section: Detailed, with bullet points describing impact and outcomes, not just duties
84. Skills section: Ensure all in-demand Australian IT skills are listed (AWS, Azure, Python, etc.)

- 85. Connections: Build connections with IT professionals in your target Australian city
- 86. Open to Work: Set your Open to Work preferences to include 'Australia' and 'Remote'

G.4 What Australian IT Employers Look For

Understanding what Australian hiring managers and IT recruiters prioritise will help you position your application effectively:

| Factor | Importance in Australian Market |
|---|--|
| Relevant technical skills | Critical — must match job description precisely |
| Communication skills | Very high — Australian workplace culture is collaborative and verbal |
| Cultural fit and team orientation | High — Australia has a flat hierarchy culture |
| Australian experience | Preferred but not always required for technical roles |
| PR or citizenship status | Very valuable — eliminates sponsorship paperwork for employer |
| References from Australian employers | High value once you have Australian experience |
| Certifications (AWS, Azure, CISSP, PMP) | Valued but not a substitute for demonstrated experience |

G.5 The Offshore Job Search — Realistic Expectations

Searching for Australian IT jobs while still in India is challenging but not impossible. Here is an honest assessment:

- Most Australian employers strongly prefer to interview candidates who are already in Australia or who can demonstrate imminent arrival
- For very senior roles (Principal Engineer, CTO, Head of Cybersecurity), offshore hiring is more common
- Contract and consulting agencies are more likely to engage offshore candidates for imminent start dates
- Remote work roles are increasingly available — a growing number of Australian IT roles are remote-friendly
- Your best offshore strategy: target Australian companies with Indian operations and request internal transfer or referral

CONSULTANT INSIGHT — Manoj Palwe

For most IT professionals I work with, the visa first, job second sequence works better than trying to secure a job offer before the visa. Once you arrive in Australia on your PR visa, with your skills, English ability, and work ethic, you will find the job market far more receptive than you expected. I have had clients arrive in Australia and secure their first role within 4–8 weeks consistently. The Australian IT job market is genuinely undersupplied.

Appendix H: First 90 Days in Australia — Settlement Guide

The first 90 days after arrival in Australia are critical. This appendix is a practical guide to the administrative, financial, and social steps you need to take to establish yourself effectively.

H.1 Before You Arrive — Preparation Checklist

- Book initial accommodation — serviced apartment or Airbnb for first 2–4 weeks while you find a rental
- Research neighbourhoods in your target city — proximity to IT job hubs, schools, Indian community
- Open an Australian bank account — many allow offshore account opening (CommBank, ANZ, NAB, Westpac)
- Arrange an Australian SIM card — obtain on arrival at the airport
- Bring original documents in a carry-on bag — passport, visa grant letters, ACS assessment, educational certificates
- Arrange international health insurance for the gap period before Medicare enrollment

H.2 Week 1 — Administrative Priorities

87. Apply for Tax File Number (TFN) — ato.gov.au — required before starting any employment
88. Apply for Medicare — Services Australia office or servicesaustralia.gov.au
89. Open Australian bank account if not done offshore — take passport and address proof
90. Register children with local schools — public school enrollment handled by state education department
91. Obtain an Australian driver's licence — check your state's requirements for international licence conversion
92. Register with Centrelink if eligible for any waiting period benefits (generally not applicable to skilled migrants immediately)

H.3 Week 2–4 — Housing

Finding long-term rental housing is the most challenging part of the early settlement period. The Australian rental market (especially Sydney and Melbourne) is competitive. Key tips:

- Build a rental application package: passport, visa grant letter, employment reference or job search evidence, previous tenancy references, bank statements showing funds
- Rental agents in Australia expect prompt, organised applications — have everything ready immediately
- Consider using a rental service that assists new migrants with applications
- Budget for bond (typically 4 weeks' rent) plus first month's rent in advance
- Do not sign long leases (12+ months) until you have explored the neighbourhood thoroughly

H.4 Month 2–3 — Professional Integration

93. Update your LinkedIn with Australian address and phone number

94. Attend IT meetups and networking events in your city — Meetup.com lists technology groups
95. Register with at least 3 IT recruitment agencies — book face-to-face meetings, not just online profiles
96. Join the ACS as a professional member — access job boards, networking events, industry resources
97. Explore co-working spaces if working remotely from India initially — these provide excellent networking opportunities

H.5 Indian Community Resources in Key Cities

| City | Key Indian Community Resources |
|-----------|--|
| Sydney | Parramatta and Harris Park areas — highest concentration of Indian community services, restaurants, groceries, temples |
| Melbourne | Dandenong, Box Hill, Doncaster, and CBD — strong Gujarati, Tamil, Telugu communities |
| Brisbane | Sunnybank and surrounds — multicultural hub with Indian grocery and restaurant clusters |
| Adelaide | Mawson Lakes, Salisbury area — strong IT professional Indian community |
| Perth | Cannington, Victoria Park — growing Indian community |
| Canberra | Bruce, Kaleen — Indian community near Canberra University precinct |

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The mental health aspect of migration is consistently underestimated. The first 3–6 months can be isolating, especially for the accompanying spouse who may not be in the workforce initially. Actively seek community — through temples, Indian cultural associations, children's school parent groups, and professional networks. Australia is an extraordinarily welcoming country to skilled migrants, but belonging takes active effort. Invest in it from day one.

Appendix I: Specialisation Pathways — Detailed Guides for Key IT Roles

This appendix provides occupation-specific guidance for IT professionals in five high-demand specialisations. Each section covers ANZSCO mapping, ACS assessment tips, Australian job market outlook, and specific migration strategy advice.

I.1 Cybersecurity Professionals

Cybersecurity is one of Australia's most critical skill shortage areas. The Australian Signals Directorate (ASD), federal and state governments, major banks, healthcare providers, and infrastructure operators are all actively hiring cybersecurity specialists.

ANZSCO Mapping:

- ICT Security Specialist (263211) — primary code for cybersecurity analysts, penetration testers, SOC analysts
- Computer Network and Systems Engineer (263111) — for network security engineers
- Systems Administrator (262113) — for security-focused sysadmins

Key Certifications Valued in Australia:

- CISSP — Certified Information Systems Security Professional (ISC²)
- CISM — Certified Information Security Manager (ISACA)
- CEH — Certified Ethical Hacker (EC-Council)
- AWS Security Specialty
- CompTIA Security+
- OSCP — Offensive Security Certified Professional (for penetration testers)

Australian Job Market Outlook:

Cybersecurity job vacancies in Australia are growing at approximately 15–20% annually. Average salary for a mid-level cybersecurity analyst is AUD 115,000–145,000 in Sydney. Active security clearance (negative vetting NV1 level) opens doors to government sector roles paying a premium of 20–30% above market rates.

Migration Strategy for Cybersecurity Professionals:

- MLTSSL occupation 263211 — eligible for 189, 190, and 491
- ACT nomination is particularly strong for cybersecurity — Canberra's government sector has insatiable demand
- NSW also has strong demand in banking and financial services sector
- Consider GTI program if you have notable security research, bug bounty achievements, or published CVEs

I.2 Cloud Engineers and Architects

Cloud computing is the backbone of the Australian technology sector's growth. AWS, Azure, and GCP are all deeply embedded in Australian enterprise IT. Cloud professionals command premium salaries and generally face shorter SkillSelect waiting times.

ANZSCO Mapping:

- Computer Network and Systems Engineer (263111) — for cloud infrastructure and solutions architects
- Systems Administrator (262113) — for cloud operations engineers
- Software Engineer (261313) — for cloud-native application developers and platform engineers

Key Certifications:

- AWS Solutions Architect — Professional or Associate
- Azure Solutions Architect Expert
- Google Cloud Professional Cloud Architect
- HashiCorp Certified Terraform Associate
- Kubernetes (CKA — Certified Kubernetes Administrator)

Australian Market Notes:

Major cloud providers (AWS, Microsoft, Google) all have significant Australian operations and do hire directly. Large Australian banks (CBA, ANZ, Westpac, NAB), Telstra, and the Australian Government's Digital Transformation Agency are all major cloud consumers. Contract cloud architecture roles routinely advertise at AUD 150–200+ per hour.

I.3 Data Scientists and AI/ML Engineers

Data science and AI are among Australia's fastest-growing technology domains. The national AI strategy and significant investment in data-driven industries (mining, agriculture, healthcare, finance) is driving strong and sustained demand.

ANZSCO Mapping — Critical Note:

'Data Scientist' and 'Machine Learning Engineer' are not standalone ANZSCO codes. You must assess under existing codes:

- Systems Analyst (261112) — most commonly used for data scientists with strong business analysis aspects
- ICT Business Analyst (261111) — for data/BI analysts with business stakeholder focus
- Software Engineer (261313) — for ML engineers who are primarily software developers building ML pipelines

Key Skills and Tools Valued in Australia:

- Python (pandas, scikit-learn, TensorFlow, PyTorch)
- SQL and data warehousing (Snowflake, Redshift, BigQuery)
- Cloud ML platforms (AWS SageMaker, Azure ML, Google Vertex AI)
- Data visualisation (Tableau, Power BI)

- Statistical analysis and experimental design

Australian Job Market Outlook:

Data science roles in Australia are growing significantly, with demand particularly strong in banking (credit risk modelling), health analytics, retail analytics, and government data. Average salary for a mid-level data scientist is AUD 110,000–145,000.

I.4 Software Developers and Engineers

Software engineering is the backbone of Australia's technology sector. Every industry is undergoing digital transformation, and software engineers are in demand across sectors from fintech to mining technology.

Most In-Demand Technology Stacks (Australia, 2026):

| Area | In-Demand Technologies |
|-----------------|--|
| Backend | Python, Java, Node.js, .NET, Go |
| Frontend | React, Vue.js, Angular, TypeScript |
| Mobile | iOS (Swift), Android (Kotlin), React Native, Flutter |
| DevOps/Platform | Kubernetes, Docker, Terraform, GitHub Actions, Jenkins |
| Database | PostgreSQL, MySQL, MongoDB, Redis, Elasticsearch |
| Cloud | AWS, Azure, GCP — all platforms in demand |

Average salary for a mid-level software engineer in Sydney is AUD 120,000–150,000. Senior engineers with 8+ years can command AUD 160,000–200,000+.

I.5 ICT Project Managers

IT project management is a mature profession in Australia, with strong demand across government, banking, telecommunications, and healthcare sectors. Australian IT project managers typically work within established methodologies and often hold PMP, PRINCE2, or AgilePM certifications.

ANZSCO Mapping:

- ICT Project Manager (135112) — on the STSOL, eligible for 190 and 491 but not 189
- Consider whether your role could be mapped to ICT Business Analyst (261111) on MLTSSL if your work has significant analysis components

Key Certifications:

- PMP (Project Management Professional) — gold standard in Australian market
- PRINCE2 Practitioner — widely used in government sector
- Certified Scrum Master (CSM) or SAFe Agilist
- ITIL v4 Foundation or Practitioner

Migration Note:

ICT Project Manager is on the STSOL, not the MLTSSL. This means you cannot apply for the Subclass 189 under this occupation. Your primary pathway is the Subclass 190 (state nomination) or Subclass 491 (regional). NSW, VIC, SA, and QLD all regularly include ICT Project Manager on their state occupation lists.

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ICT Project Managers who feel constrained by STSOL status have an option worth exploring: if your role genuinely involves significant ICT business analysis work — requirements gathering, process mapping, functional specification writing — you may be assessable under 261111 ICT Business Analyst (MLTSSL). This would open the 189 pathway. Have your duties carefully reviewed by a professional before making this determination.

Appendix J: Understanding Bridging Visas

Bridging Visas are temporary visas that allow applicants who are already in Australia to remain lawfully in Australia while their substantive visa application is being processed or while they are making arrangements to leave Australia. Every IT professional who lodges an onshore visa application needs to understand how Bridging Visas work.

J.1 Types of Bridging Visas

| Bridging Visa Type | When It Applies |
|-----------------------|---|
| Bridging Visa A (BVA) | Granted automatically when you lodge an onshore visa application while holding a valid substantive visa. Allows you to remain in Australia and work under your current work conditions. |
| Bridging Visa B (BVB) | Allows you to travel outside Australia and return while on a BVA. Must be applied for separately before departure. |
| Bridging Visa C (BVC) | Granted when you lodge an onshore application after your previous visa has expired — unlawful status period. More restricted conditions. |
| Bridging Visa E (BVE) | Granted in special circumstances — for applicants who become unlawful and come to the attention of the DHA. |

J.2 Work Rights on Bridging Visas

Whether you can work on a Bridging Visa depends on the conditions of the underlying application and your previous visa:

- If you were working full-time on your substantive visa — you typically have full work rights on a BVA
- If you were on a student visa — work rights on BVA are typically limited to 48 hours per fortnight
- If you lodged after visa expiry (BVC) — work rights may be restricted or require DHA approval

J.3 Bridging Visa and Points Counting

This is a critical point many applicants miss: time spent in Australia on a Bridging Visa generally does NOT count toward the residence requirements for Australian citizenship. Only time spent on a substantive visa (permanent or temporary) counts. Plan your timeline accordingly.

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I advise clients to avoid extended periods on Bridging Visas where possible. If your PR application is taking longer than expected and your existing visa expires, the BVC situation can create complications for future applications. Always lodge your subsequent visa application well before your current visa expires — maintaining BVA status (lodged while holding a valid substantive visa) is far cleaner than a BVC situation.

Appendix K: Australian Tax System — A Guide for IT Professionals

Understanding the Australian tax system before you arrive will help you plan your finances more effectively and avoid common mistakes made by newly arrived migrants.

K.1 Australian Income Tax — Key Facts

- Australia uses a progressive tax rate system — higher income earners pay higher marginal rates
- The Australian tax year runs from 1 July to 30 June — different from the Indian financial year
- All residents must lodge an annual tax return by 31 October (or later with a tax agent)
- Your employer deducts Pay As You Go (PAYG) withholding tax from your salary throughout the year
- Most IT professionals receive a tax refund at year-end if the correct PAYG was withheld

K.2 Individual Tax Rate Table (Residents, 2025–26)

| Taxable Income | Tax Rate |
|---------------------------|--|
| Up to AUD 18,200 | Nil — tax-free threshold |
| AUD 18,201 – AUD 45,000 | 19c for each dollar over \$18,200 |
| AUD 45,001 – AUD 120,000 | \$5,092 plus 32.5c for each dollar over \$45,000 |
| AUD 120,001 – AUD 180,000 | \$29,467 plus 37c for each dollar over \$120,000 |
| Over AUD 180,000 | \$51,667 plus 45c for each dollar over \$180,000 |

Note: Medicare Levy of 2% applies to most taxpayers. High income earners (AUD 93,000+) who do not hold private hospital cover pay the Medicare Levy Surcharge (1–1.5% additional).

K.3 Key Tax Deductions for IT Professionals

IT professionals are typically entitled to claim a range of work-related deductions that can reduce taxable income:

- Work-related use of home office equipment (computers, monitors, peripherals)
- Professional memberships (ACS membership fees)
- Technical certifications (AWS, Azure, CISSP etc.) — work-related study
- Work-related books, journals, online subscriptions
- Mobile phone and internet — proportion used for work
- Work from home expenses — ATO provides a simplified deduction method

K.4 Goods and Services Tax (GST)

Australia's GST is 10% on most goods and services. As an employee, you do not need to register for or remit GST. If you operate as a contractor through your own company or sole trader structure and earn more than AUD 75,000 per year in business income, you are required to register for GST.

K.5 Contractor vs Employee — Important Tax Distinction

A significant number of experienced IT professionals in Australia work as contractors (through their own company or as sole traders) rather than as employees. The Australian Taxation Office has specific rules to distinguish genuine contractors from deemed employees (sham contracting). Key factors:

- If you work exclusively for one client, use their equipment, and follow their direction — you may be classified as a deemed employee (with different tax obligations)
- If you have genuine independence, multiple clients, and supply your own equipment — genuine contractor arrangement

Consult an Australian accountant (preferably one with experience working with Indian IT professionals) when setting up a contracting structure.

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Many Indian IT professionals arrive in Australia expecting to save aggressively as they did in India. The tax rates and cost of living are a significant adjustment. However, when you factor in Medicare (essentially free comprehensive healthcare), superannuation contributions (11%+ going into your retirement fund above your salary), and the quality of public services including education, the effective value of an Australian salary is significantly higher than the headline number suggests.

Appendix L: Frequently Asked Questions

This appendix compiles the most common questions I receive from Indian IT professionals considering Australian migration.

Q: I have a B.Sc. in Mathematics and Computer Science. Can I get an ACS assessment?

A: Yes, potentially. ACS assesses combined degrees based on the proportion of ICT content. If your computer science component was substantial (major portion of your degree), ACS may assess you as ICT minor or even ICT major. Provide a detailed official transcript showing all subjects and their credit point weighting.

Q: My work experience is entirely in India. Does it count for points?

A: Yes. Overseas skilled work experience (outside Australia) earns up to 15 points for 8–10 years of experience in your nominated occupation. The experience must be documented with employment reference letters and must be in the nominated ANZSCO occupation or closely related.

Q: Can I include my de facto partner (live-in partner, not married) in my visa application?

A: Yes. Australian immigration recognises de facto relationships (typically cohabiting for 12+ months). You will need to provide evidence of the genuine ongoing relationship — joint financial records, shared accommodation records, photos together, statutory declarations from people who know you as a couple.

Q: My IELTS score in one band is 7.5 but the others are 8.0. Do I qualify for superior English?

A: No. To achieve Superior English (20 points), you must achieve 8.0 or higher in all four IELTS bands (Listening, Reading, Writing, Speaking). A score of 7.5 in any single band means you qualify only for Proficient English (10 points). Resitting to bring the 7.5 band to 8.0 is a high-priority action — it is worth 10 additional points.

Q: Can I lodge EOIs for both 189 and 190 simultaneously?

A: Yes. You should lodge separate EOIs for every visa subclass you are eligible for and every state where your occupation is listed. This maximises your chances of receiving an invitation sooner.

Q: How long can I stay on a Subclass 190 or 189 before activating it?

A: The visa grant typically includes a first entry deadline (usually within 12 months of grant). You must enter Australia for the first time before this date to activate the visa. After that, the visa is permanent and you can enter and leave freely (travel facility is typically valid for 5 years from grant).

Q: I am 43 years old. Is it too late for me to migrate to Australia?

A: No, but you need to act quickly. The points test cuts off at age 45 — applicants aged 45 or over receive zero age points and cannot apply for 189 or 190. At 43, you receive 15 age points. You have approximately 2 years to be invited and lodge your application. Begin your ACS assessment and EOI preparation immediately.

Q: My employer in India has shut down. How do I get a reference letter from them?

A: This is a common challenge. Options include: obtaining a letter from your former manager directly (on their personal letterhead with their contact details and statutory declaration that they were your

supervisor), tax returns or payslips from the period, LinkedIn profile showing the employment history, or a statutory declaration from you combined with any corroborating documentary evidence. ACS will accept alternative evidence for periods where the employer no longer exists.

Q: Can I lodge my visa application before receiving the ACS assessment result?

A: No. You must have a positive skills assessment result before lodging your EOI. The EOI requires you to select an assessing body and assessment result. Without a valid assessment, your EOI is not correctly submitted.

Q: Do I need to have a job offer to apply for a skilled migration visa?

A: For Subclass 189 — no. For Subclass 190 — depends on the state (most do not require it for IT occupations). For Subclass 491 — depends on the nomination pathway. For Subclass 482 and 186 — yes, you need an employer willing to sponsor you. For GTI — no, but you need an endorsing organisation.

Q: My spouse has a positive ACS assessment but is not planning to work in Australia immediately. Do I still get the partner skills points?

A: Yes. The 10 partner skills assessment points are awarded based on your partner having a positive skills assessment and competent English — not based on whether your partner is currently employed or plans to work. The points are for your application eligibility, not your partner's employment status.

Q: What happens if I lodge my visa application and then my marriage breaks down?

A: If you are the primary applicant, this does not affect your visa application directly. You should inform the DHA of the change in your circumstances. If you included your former partner as a secondary applicant, you may need to remove them from the application (with implications for the family unit application). This is a complex situation that warrants specific professional advice.

Q: Is Australian English very different from the English used in India?

A: Australian English is broadly understandable to Indian professionals educated in English. The accent takes adjustment, and there are local idioms and expressions that take time to learn. For IELTS/PTE purposes, Australian English accents appear in test audio materials — if you are preparing for IELTS, practise with Australian-accented materials available on BBC, ABC Australia, and the official IELTS practice materials.

Q: Can I apply for Australian migration while I am in Canada on a work permit?

A: Yes. You can apply for Australian skilled migration from any country. Being in Canada on a work permit has no bearing on your Australian eligibility. If anything, Canadian IT work experience may count toward your Australian skilled work experience points.

Appendix Z: Deep Dives — Extended Guidance for Key Decision Points

This appendix provides extended analysis and guidance on the topics IT professionals most frequently ask about during the migration process. Each section is a standalone deep-dive that complements the corresponding chapter.

Z.1 The SkillSelect System — Advanced Strategy

Most guides explain SkillSelect at a surface level. This section goes deeper — covering the mechanics that matter most for maximising your invitation chances.

How SkillSelect Invitation Rounds Work — The Mechanics

The Department of Home Affairs conducts SkillSelect invitation rounds on a regular basis — typically fortnightly, though the frequency and volume of invitations per round can vary. In each round, the system:

98. Filters EOIs by visa subclass (e.g., 189 or 190) and occupation code (ANZSCO)
99. Ranks all eligible EOIs in that category from highest points to lowest
100. Invites the top N candidates (where N is the number of invitations allocated for that occupation in that round)
101. Ties at the cut-off score are broken by EOI lodgment date — earlier date wins

This means two things are in your control: your points score and your EOI lodgment date. Both matter. A candidate with 85 points who lodged their EOI six months before a candidate with 85 points will get the invitation first when the 85-point cut-off is reached.

State vs Federal SkillSelect — Critical Distinction

SkillSelect EOIs are federal — they apply to the Australian Government's invitation rounds. State nomination (190) and regional nomination (491) are managed separately by each state. When a state nominates you, they send your details to the federal SkillSelect system which then matches it with your EOI and issues the ITA.

What this means practically: You must have an active SkillSelect EOI before or at the same time as receiving state nomination. Some applicants get their state nomination first, then lodge their EOI — this is fine. Others lodge the EOI first — also fine. What you cannot do is receive an ITA without an active EOI.

Monitoring SkillSelect Data

The Department of Home Affairs publishes SkillSelect quarterly reports showing the number of invitations issued per occupation per visa subclass and the minimum and maximum points scores invited. These reports are gold — study them to understand the competitive landscape for your occupation. Access them at homeaffairs.gov.au under the SkillSelect statistical report section.

What Happens After You Receive an ITA

When you receive an ITA, you have 60 days to lodge your visa application. This is a hard deadline — missing it means you must wait for another invitation. In those 60 days you must:

- Gather all supporting documents — passport, ACS assessment, English test result, employment references, qualifications
- Obtain health examinations from an approved Panel Physician
- Obtain police clearances from all required countries
- Prepare your partner and children's documents if they are secondary applicants
- Lodge the visa application through ImmiAccount

Start preparing these documents before you receive your ITA — ideally have them ready before you even lodge your EOI. This way, when the invitation arrives, you can lodge your visa application within days rather than scrambling for 60 days.

Z.2 The ACS Assessment — Deep Dive on Difficult Cases

Chapter 7 and Appendix D cover the standard ACS assessment process. This section addresses the more complex and difficult situations that many Indian IT professionals encounter.

Case: Your Degree Is Not in Computer Science — Mapping ICT Content

Many Indian IT professionals hold degrees in Electronics and Communication Engineering (ECE), Information Science (IS), Electronics and Electrical Engineering (EEE), or Mathematics with Computer Science. ACS evaluates the ICT content of your degree to determine whether it constitutes an ICT Major or ICT Minor.

For an ECE degree to be assessed as ICT Minor or better, your transcript should show:

- Programming subjects — C, C++, Java, Python, data structures, algorithms
- Computer networks or computer architecture subjects
- Microprocessor/microcontroller subjects (these are accepted by ACS as ICT content)
- Digital electronics with embedded systems component

If your ECE degree transcript shows substantial programming, networking, and computer science content — often 40–60% of a typical Indian ECE curriculum is ICT-relevant — ACS will typically assess it as ICT Minor, requiring you to have at least 1 year of recent ICT experience in the nominated occupation to compensate.

Case: Gap in Employment History

ACS will ask about gaps in your employment history. Common acceptable reasons include:

- Full-time education (provide enrollment letter and transcript)
- Career break for family reasons (statutory declaration explaining the period)
- Business downtime between contracts (provide ABN registration if applicable, or statutory declaration)

Unexplained gaps are a red flag. Address every gap proactively in a statutory declaration included with your application.

Case: Contract Work / Freelancing Without Employment Records

Many Indian IT professionals have worked on contract assignments for multiple clients. ACS accepts contract work if you can document it. Required evidence:

- Contracts or service agreements with clients
- Invoices issued to clients (anonymised client names are acceptable for confidentiality)
- Bank statements showing payment receipts matching invoice amounts

- Statutory declaration describing the work performed
- Reference letters from clients (even informal ones on plain paper with contact details — better than nothing)

Case: Promotion — Two Roles in One Company

If you were promoted within a company — e.g., from Junior Developer to Senior Developer — you need a separate reference letter or section within your letter for each job title, clearly specifying the dates of each role and the duties for each position. ACS assesses skill level as well as experience, and promotions demonstrate career progression.

Z.3 Maximising Your English Score — A Systematic Approach

The 10-point difference between IELTS 7.0 (proficient, 10 points) and IELTS 8.0+ (superior, 20 points) is the most impactful single improvement most Indian IT professionals can make to their points score. This section provides a systematic approach to achieving IELTS 8.0 or PTE 79 in all components.

The Four IELTS Bands — Where Indian IT Professionals Typically Struggle

| Band | Typical Indian IT Professional Performance |
|-----------|--|
| Listening | Usually strongest — most IT professionals score 8.0–9.0 with preparation |
| Reading | Usually strong — 7.5–8.5 typical with preparation |
| Writing | Often the weakest band — 6.5–7.5 common without specific preparation |
| Speaking | Variable — 7.0–8.0 typical; accent and fluency are key factors |

Writing — The Critical Band

IELTS Writing Task 1 (letter/report) and Task 2 (essay) are where most IT professionals lose points. The following issues are most common:

- Overusing passive voice and complex sentences — IELTS values clarity over complexity
- Word count issues — Task 2 must be 250+ words; many technical writers struggle to expand to 350+ words
- Limited range of vocabulary — technology-rich vocabulary does not compensate for limited general English vocabulary range
- Weak paragraph structure — IELTS markers use a specific structure (topic sentence, evidence, explanation, linking)

Recommended Preparation Resources

- IELTS.org — official British Council/IDP preparation materials and practice tests
- Cambridge IELTS books (1–18) — the gold standard practice material with authentic IELTS test papers
- E2 IELTS (YouTube and paid platform) — excellent for Speaking and Writing preparation
- IELTS Liz (ieltsliz.com) — high-quality free Writing and Speaking resources
- For PTE: E2Language, Pearson PTE official practice app

The PTE Alternative — When to Switch

Consider switching from IELTS to PTE Academic if:

- You have attempted IELTS 3+ times and remain stuck at 7.5 in one band
- Your IELTS Writing score is consistently below 7.5
- You are more comfortable with computer-based testing and structured tasks
- You need faster results — PTE results are typically available within 48 hours vs 3–5 days for IELTS

PTE Scoring — How 79 Is Achieved

PTE scores each of its four components (Listening, Reading, Writing, Speaking) separately on a scale of 10–90. To achieve the equivalent of Superior English for migration purposes, you need 79 in each component. PTE uses AI scoring, which means:

- Grammar accuracy is heavily weighted — no grammatical errors in speech or writing
- Pronunciation is assessed by AI — clear, standard pronunciation scores better than heavily accented speech
- Fluency in speaking is measured by pace, hesitations, and connective language
- Content score (are you answering what was asked?) is important in writing tasks

Z.4 Financial Planning for the Migration Journey

Migration is a major financial undertaking. This section provides a structured approach to financial planning for the 12–24 months covering the pre-migration phase, arrival, and early settlement.

Pre-Migration Financial Checklist (12 Months Before Expected Arrival)

102. Calculate total migration cost — use the budget table in Appendix F as a baseline
103. Build a settlement fund in AUD (or equivalent) — minimum AUD 30,000 for a family of three; AUD 50,000 is more comfortable
104. Understand currency conversion timing — the AUD/INR rate fluctuates; make large transfers when the rate is favourable
105. Settle any Indian loans, personal debt, or financial commitments before migration — entering Australia with significant Indian debt is a burden on settlement
106. Arrange for Indian property rental income management if you retain property — engage a property management company in India
107. Review your Indian insurance policies — life, health, vehicle — and determine which to continue and which to terminate

Arrival Financial Plan — First Three Months

| Expense Category | Estimated Amount (AUD) |
|---|------------------------|
| Temporary accommodation (6 weeks at serviced apartment) | 4,500–8,000 |
| Security deposit on rental property (4 weeks' rent) | 2,000–4,000 |
| First month's rent in advance | 2,000–4,000 |
| Car purchase (reliable secondhand) | 12,000–20,000 |

| | |
|---|----------------------|
| Household setup (furniture, appliances, kitchenware) | 3,000–8,000 |
| Private health insurance (first 3 months, pre-Medicare) | 800–1,500 |
| Mobile phones and internet setup | 300–600 |
| Children's school supplies and uniforms | 300–800 |
| Emergency buffer (unexpected costs) | 3,000–5,000 |
| TOTAL ESTIMATED FIRST 3 MONTHS SETUP COST | 27,900–51,900 |

Building Financial Security in Australia — The First Two Years

- Priority 1: Build an emergency fund of 3 months' living expenses in an Australian savings account
- Priority 2: Establish your credit history — get an Australian credit card, use it responsibly, pay in full monthly
- Priority 3: Maximise your superannuation — choose a well-performing low-fee fund (compare at ato.gov.au/YourSuper)
- Priority 4: Private health insurance — enrol within 12 months of arriving in Australia to avoid Lifetime Health Cover loading (adds 2% to premiums for every year over 30 you delay taking out hospital cover)
- Priority 5: Begin investing — Australian listed investment companies (LICs), ETFs, or property when financially ready

Z.5 The Migration Agent Question — DIY vs Professional Assistance

One of the most frequent questions I receive is: 'Do I need to use a migration agent, or can I do this myself?' This section gives you an honest answer.

The Case for DIY Migration

Australian migration for a straightforward case — healthy adult with clean character history, single occupation, standard qualifications, good English — is genuinely manageable by an intelligent, organised person willing to invest the time. The Department of Home Affairs provides comprehensive information online, and SkillSelect is a well-designed system.

DIY migration is most appropriate if:

- Your case is straightforward — clean history, standard qualifications, single clear occupation, no prior visa refusals
- You are a highly organised person who reads carefully and follows instructions precisely
- You are willing to invest 40–60 hours in research and document preparation
- You understand that mistakes may cost you the entire visa application charge and potentially years of delay

The Case for Professional Assistance

Professional assistance from a qualified RCIC or registered Australian migration agent is strongly recommended if:

- Your case has any complicating factors — prior visa refusals, character issues, complex employment history, unusual qualifications

- You are applying for a complex visa type — employer sponsorship, GTI, partner visa in unusual circumstances
- You have received a negative ACS assessment and are considering appeal or reapplication
- You are assessing both Canada and Australia simultaneously and want integrated advice
- You value certainty and do not want to risk a DIY mistake costing you time and money

How to Choose a Migration Agent or RCIC

108. Verify credentials — for Australian migration, the agent should be MARA registered (Office of the Migration Agents Registration Authority — omara.gov.au). For Canadian immigration, ensure RCIC registration at cicc.authority.ca.
109. Check for disciplinary history — both CICC (Canada) and OMARA (Australia) have public registers
110. Seek references — 600+ LinkedIn recommendations for a consultant is meaningful social proof
111. Be wary of price competition — extremely cheap migration services often cut corners
112. Get a clear fee agreement in writing before engaging

CONSULTANT INSIGHT — Manoj Palwe

In my 25 years of practice, the clients I cannot help are those who come to me after making a serious mistake themselves — a misrepresentation in a DIY application, an ACS appeal lodged without proper grounds, a visa condition violation. Professional fees are a fraction of the cost of fixing errors. If you have any doubt about your case, invest in professional advice early — before you make the application, not after it goes wrong.

Z.6 Preparing Your Family for the Move — Practical and Emotional Readiness

Migration affects every member of your family differently. This section addresses the practical and emotional dimensions of preparing your family for the move to Australia.

Conversations to Have Before You Migrate

- Discuss with your spouse — career aspirations, family goals, social support needs, homesickness risks
- Discuss with children (age-appropriately) — what Australia will be like, school differences, maintaining friendships with Indian friends
- Discuss with parents — the implications of your migration for them, how you will maintain the relationship across distance, plans for their care as they age

The Trailing Spouse Challenge

In many Indian IT professional households, the primary applicant secures employment quickly post-arrival. The accompanying spouse — especially if not immediately in the workforce — can experience significant isolation, loss of professional identity, and homesickness. Research consistently shows that the trailing spouse's wellbeing is the most significant predictor of family migration success.

Proactive strategies to support the accompanying spouse:

- Identify community connections before arrival — Indian associations, hobby groups, professional networks

- Plan for the spouse's professional re-entry if they have career aspirations — Australian recognition of qualifications, local experience, networking
- Maintain financial independence for the spouse — joint account, personal spending money, clear financial discussion
- Set realistic expectations about the social isolation of the first 6–12 months — normalise it as part of the migration journey

Children's Adaptation

Children typically adapt to Australian schools faster than adults expect. Within 6–12 months, most children have a strong peer group and feel at home. Key support strategies:

- Visit the school before the first day — meet the teacher, walk the grounds
- Organise play dates early — Australian parents are generally friendly and open to new families
- Maintain Indian cultural practices at home — language, food, festivals — while embracing Australian culture
- Monitor for signs of bullying or social exclusion — Australia has strong anti-bullying policies in schools

Z.7 Healthcare for Indian Families in Australia — Practical Guidance

Navigating the Australian healthcare system for the first time can be confusing. This section provides practical guidance specific to Indian families.

Finding a GP (General Practitioner)

Your GP is your first point of contact for all health matters and the gatekeeper to specialist care. In Australia, you cannot typically see a specialist without a GP referral (except emergency departments). Finding the right GP is important:

- healthdirect.gov.au — find GPs near you by suburb
- Ask neighbours or work colleagues for GP recommendations
- Look for GPs who bulk-bill (no out-of-pocket cost beyond Medicare) — important in the first year when budgets are tight
- Some Indian families prefer Indian-background GPs — they are widely available in suburbs with strong Indian communities

Medicare Enrolment

Enrol in Medicare as soon as possible after arrival. Some permanent residents from countries without bilateral health agreements with Australia may experience a waiting period. India and Australia have a limited bilateral agreement — check current eligibility at servicesaustralia.gov.au. To enrol, visit a Medicare Service Centre (in Centrelink offices or standalone) with your passport and visa grant letter.

Ayurvedic, Homeopathic, and Alternative Medicine

Australia has a registered complementary and alternative medicine (CAM) sector. Ayurvedic practitioners, homeopaths, and naturopaths operate in Australia and are found in suburbs with Indian communities. Private health insurance extras cover can include naturopathy and some alternative therapies. These services are not covered by Medicare.

Mental Health — Accessing Support

Australia has an excellent mental health support system. If you or a family member is struggling with the stress of migration:

- GP Mental Health Plan — your GP can refer you to a psychologist under Medicare, providing up to 10 subsidised sessions per year
- Beyond Blue — beyondblue.org.au — mental health support and resources
- Lifeline Australia — 13 11 14 — 24/7 crisis support
- Many Indian community organisations also offer informal peer support and community connections that are protective against mental health challenges

Z.8 Common Traps in the 482 to 186 Transition

The employer-sponsored pathway from 482 to 186 permanent residency is popular but has specific traps that can derail the process. This section covers the most common issues.

The Employment Relationship Must Be Genuine

The Department of Home Affairs scrutinises the employer-employee relationship in 186 nominations carefully. Key red flags that trigger additional scrutiny:

- Employer nominates a salary significantly below market rate for the occupation
- The employee's role changed significantly from the nominated occupation during the 482 period
- The employer's business has changed — sold, restructured, or the nominating entity no longer exists
- The employee has not actually been working full-time in the nominated occupation

The Two-Year (or Three-Year) Requirement

For the TRT (Temporary Residence Transition) stream of the 186 visa, you must have been employed with the nominating employer for:

- At least 2 years if you lodged your 482 after 18 March 2018 with a medium-term stream visa
- On the same basis and in the same nominated occupation or a related one

Important: This 2-year period is not calendar years from 482 grant — it is 2 years of actual employment with the nominating employer. Periods of unpaid leave, certain types of parental leave, or breaks in employment may not count. Document your employment history with payslips, leave records, and employment contracts throughout the 482 period.

Salary Requirements for the 186 Application

At the time of 186 nomination, the salary offered must meet the Temporary Skilled Migration Income Threshold (TSMIT) and must be at market salary rates for the occupation and location. If your salary stagnated during your 482 period and is now below current market rates, your employer may need to adjust before the 186 nomination can be lodged.

Changing Employers During the 186 Application

Once a 186 application has been lodged, leaving the nominating employer is extremely problematic. The nomination and visa application are linked — departure from the employer typically means the nomination is withdrawn and the visa application lapses. If you are considering a job change while a 186 is pending, seek specific professional advice before making any move.

CONSULTANT INSIGHT — Manoj Palwe

The 482-to-186 transition is more complex than many IT professionals realise when they accept their initial 482 offer. I strongly recommend seeking professional advice at two key points: when you receive the 482 offer (to understand your rights and obligations), and approximately 18 months into your 482 employment (to plan the 186 transition). Proactive planning here prevents nasty surprises.

Z.9 Australia's Technology Sector — Industry Sectors and Employers

Understanding Australia's technology sector geography helps you target the right employers and plan your settlement strategy.

Financial Services and Fintech

Australia's four major banks (Commonwealth Bank, ANZ, Westpac, National Australia Bank) are among the country's largest technology employers. The banks collectively employ tens of thousands of IT professionals and spend billions annually on technology infrastructure, digital transformation, and cybersecurity. Fintech is also a growing sector, centred in Sydney and Melbourne, with a strong startup ecosystem.

Key employers: CBA (Sydney), ANZ (Melbourne), Westpac (Sydney), NAB (Melbourne), Afterpay (now Block — Sydney), Athena, Zip Co.

Government and Defence

The Australian Government is one of the country's largest ICT employers. Canberra is home to the Australian Signals Directorate (ASD), the Australian Cyber Security Centre (ACSC), the Digital Transformation Agency (DTA), the Department of Home Affairs, and hundreds of other government agencies, all of which employ significant ICT workforces.

Security clearance holders (Australian citizens) command significant salary premiums in the Canberra government market. As a new PR holder, you cannot initially hold a clearance — but as you approach citizenship eligibility, beginning the clearance process opens a highly lucrative market segment.

Mining and Resources Technology

Western Australia's mining sector is one of the world's most technologically sophisticated. Automation, remote operations, SCADA systems, IoT, and data analytics are deeply embedded in mining operations. Companies like BHP, Rio Tinto, Fortescue, and their technology arms employ significant IT workforces.

Perth is the primary hub for mining IT, but Sydney and Melbourne also have significant mining technology employer presence through corporate headquarters and consulting firms.

Healthcare and MedTech

Australia's healthcare sector is undergoing rapid digital transformation. Electronic health records, telehealth platforms, AI-assisted diagnostics, and medical device connectivity are all growth areas. State government health departments are major IT employers, as are companies like Telstra Health, Cerner, and Epic Systems (US-based with Australian presence).

Professional Services and Consulting

The Big Four consulting firms (Deloitte, PwC, EY, KPMG) and the major IT consulting houses (Accenture, IBM, Capgemini, Infosys, TCS, Wipro, HCL) all have significant Australian operations. For Indian IT professionals, the consulting pathway is familiar and often the fastest route to employment — your Indian experience in similar environments translates directly.

Technology Companies — Australian Operations

Major global technology companies with significant Australian operations and IT workforces include:

| Company | Primary Australian Location and Focus |
|-------------------------------|--|
| Amazon Web Services (AWS) | Sydney — cloud infrastructure, technical sales, solutions architecture |
| Microsoft | Sydney, Melbourne — Azure, Microsoft 365, Teams, enterprise |
| Google | Sydney — Google Cloud, advertising, YouTube, Maps |
| Atlassian | Sydney HQ — product engineering, cloud operations, developer tools |
| Canva | Sydney HQ — product engineering, design technology |
| Afterpay / Block | Melbourne, Sydney — fintech engineering |
| Xero | Melbourne office — cloud accounting, developer ecosystem |
| REA Group (realestate.com.au) | Melbourne HQ — property technology |
| Seek | Melbourne HQ — employment technology |
| Salesforce | Sydney, Melbourne — enterprise CRM, cloud platform |

Z.10 The Australian Work Ethic and Professional Culture — A Practical Guide

Understanding and adapting to Australian professional culture is critical for career success. Indian IT professionals who adapt quickly to this culture advance rapidly — those who do not can find themselves overlooked for promotion despite strong technical skills.

Work Hours and Leave Culture

The standard Australian working week is 38 hours for full-time employees. The concept of 'face time' — appearing busy by working long hours regardless of productivity — is much less prevalent in Australia than in Indian IT companies. Taking annual leave is expected and encouraged. Most IT professionals take 3–4 weeks of annual leave per year, and most employers actively push employees to take their accrued leave rather than accumulate it.

Communication Style

Australian professional communication is:

- Direct — Australians say what they mean, politely but clearly
- Informal — first names always, even with the CEO

- Self-deprecating — Australian humour involves downplaying achievements and making light of situations
- Egalitarian — a junior developer's opinion is expected and welcomed in team meetings

Performance Reviews and Feedback

In Australian organisations, performance feedback is typically two-directional. You are expected to give your manager feedback on how they can better support you — this is not disrespectful, it is how the system works. Regular one-on-one meetings with your manager (typically weekly or fortnightly) are the norm. Waiting to be told what to do is seen as passive — proactive communication about what you are working on and what you need is valued.

Meetings — Australian Style

Australian meetings have a specific rhythm:

- Meetings start on time — arrive slightly early
- Agendas are typically shared beforehand — come prepared
- Participation is expected — silent meetings are uncomfortable for Australian colleagues
- Decisions are reached collaboratively — stakeholders are consulted before finalising
- Action items are recorded and followed up — commit only to what you will actually deliver

Building Relationships at Work

The Australian workplace social bond is built through:

- Casual conversation before and after meetings — sport, weekend plans, family
- Friday afternoon drinks (work-sponsored or team-organised) — attending occasionally signals team integration
- Lunch with colleagues — Australian offices typically have a 30–60 minute lunch break
- Team social events — Christmas parties, team lunches, charity events

You do not need to share personal information deeply, and you do not need to drink alcohol. But participating in the social fabric of your workplace signals belonging and accelerates career progress significantly.

CONSULTANT INSIGHT — Manoj Palwe

The single piece of career advice I give every Indian IT professional arriving in Australia: listen more, speak less in your first three months. Observe how meetings run, how decisions are made, how conflicts are resolved. Then, once you understand the rhythm of your specific workplace, begin increasing your participation. Rushing this adaptation — or ignoring it entirely — is one of the most common career setbacks I see in the first year of Australian employment.

Appendix EE: Extended Visa Lodgment and Processing Guide

This appendix provides a comprehensive guide for the visa application process from receiving your ITA to grant.

EE.1 The 60-Day Application Window

When you receive an Invitation to Apply (ITA), the clock starts. You have 60 days from the date of the ITA to lodge your complete visa application in ImmiAccount. This is a non-negotiable hard deadline.

Most applicants who are well-prepared can lodge in 7-14 days. Prepare all documents in advance and book health examinations immediately upon receiving your ITA, as panel physician wait times can be 2-3 weeks in India.

EE.2 Document Quality Requirements

All documents uploaded to ImmiAccount must meet minimum quality standards:

- Scan all documents at minimum 300 DPI - blurry or low-resolution scans are a common reason for document rejection
- Combine related documents into a single PDF where possible - e.g., all pages of a degree transcript in one file
- Label files clearly - Employment_Reference_TCS_2015_2019.pdf not Document1.pdf
- File size limits typically 2-5MB per file
- Certified copies for most documents - confirmed by a Justice of Peace (JP), solicitor, or other authorised certifier

EE.3 What Causes Visa Application Delays

Understanding the most common causes of delay helps you avoid them:

| Cause of Delay | How to Avoid It |
|---|--|
| Health examination delays | Book examinations within days of receiving ITA |
| Police clearance delays | Apply for clearances before ITA is expected |
| Document translation delays | Complete all translations well in advance |
| Insufficient employment documentation | Prepare comprehensive reference letters in advance |
| Responding slowly to DHA requests | Monitor ImmiAccount and email daily after lodgment |
| Discrepancy between EOI and application | Ensure all information exactly matches your EOI |

Appendix FF: Australia Technology Future — Why 2026 Is the Right Time

This appendix provides context on Australia's technology trajectory through 2030, helping IT professionals understand the long-term opportunity they are migrating toward.

FF.1 Australia Digital Economy Strategy

The Australian Government has committed to being a top 10 digital economy by 2030. Key investments driving this ambition include the National Cyber Security Strategy, the Digital Identity Program, the National Artificial Intelligence Strategy, and a cloud-first government policy requiring all agencies to consider cloud solutions first.

FF.2 The AI and Machine Learning Wave

Artificial intelligence is transforming every sector of the Australian economy. Australian banks are deploying AI for fraud detection, credit decisioning, and customer service. Healthcare is investing in AI-assisted diagnostics. Mining companies are deploying autonomous haul trucks and predictive maintenance. The agricultural sector uses AI for crop monitoring and supply chain optimisation.

For IT professionals with AI and machine learning skills, Australia in 2026 offers extraordinary career opportunities. The demand for AI engineers, data scientists, and ML platform engineers will continue to exceed supply for years to come.

FF.3 The Cybersecurity Imperative

Australia has experienced several high-profile cyberattacks targeting major healthcare providers, telecommunications companies, and financial institutions. These incidents have accelerated investment in cybersecurity capability. The Australian Cyber Security Centre (ACSC) has expanded significantly, and private sector cybersecurity spending is growing at double-digit annual rates.

For cybersecurity professionals, this creates a structural, long-term demand that will remain elevated regardless of broader technology market cycles. Cybersecurity is recession-resistant - organisations cannot cut security spending without existential risk.

FF.4 The Cloud Infrastructure Buildout

Australia's cloud infrastructure is still in a major buildout phase. AWS, Microsoft Azure, and Google Cloud have all established Australian data centres and are expanding capacity. The migration of Australian enterprise IT from on-premise infrastructure to cloud - still approximately 30-40% complete across the economy - represents years of further demand for cloud migration specialists, architects, and DevOps engineers.

FF.5 Australian Technology Success Stories

Australia has produced several technology companies of global scale: Atlassian (developer tools, USD 50+ billion valuation), Canva (graphic design, USD 26+ billion), Afterpay (acquired by Block for USD 29 billion), WiseTech Global (logistics software, ASX-listed), and Xero (cloud accounting). These

successes have validated the ecosystem and attracted venture capital, creating a growing pipeline of high-growth technology companies.

FF.6 The Long-Term IT Salary Outlook

Structural factors suggest Australian IT salaries will continue growing above inflation: a chronic supply shortage, geographic isolation preventing easy access to neighbouring talent pools, rising technology investment across all sectors, and consistent government policy commitment to digital capability. For Indian IT professionals, 2026 is an excellent time to initiate the process.

CONSULTANT INSIGHT - Manoj Palwe

I have been advising professionals on Australian migration for over two decades. The demand I see in 2026 is structurally different from previous peaks - driven by economy-wide transformation, government policy commitment, and global technology company presence. IT professionals who arrive in Australia in the next 2-3 years are arriving at an optimal time in the technology cycle. Do not delay.

Appendix GG: Comprehensive ANZSCO Occupation Reference Guide

This appendix provides expanded descriptions of the most commonly applied ANZSCO occupations for Indian IT professionals. Use this to verify your occupation mapping and align your ACS application duties accordingly.

GG.1 ANZSCO 261313 — Software Engineer

Skill Level 1. Assessed by ACS. Eligible for Subclass 189, 190, and 491.

Official ANZSCO Description of Tasks:

- Confers with users to identify current operating procedures and clarify program objectives
- Formulates plans outlining steps required to develop programs, using structured analysis and design techniques
- Obtains and formulates description of work to be computerised — flow charts and diagrams representing steps
- Converts project specifications, flow charts and diagrams into computer language
- Tests, debugs and revises programs to increase operating efficiency or adapt to new requirements
- Compiles documentation of program development and subsequent revisions, inserting comments in coded instructions
- Prepares manuals describing operating procedures, security, access controls and maintenance requirements

Key duty language to use in your ACS reference letters: requirements analysis, software design, coding and implementation, unit testing, code review, technical documentation, maintenance and support, version control (Git/SVN), agile development methodologies.

GG.2 ANZSCO 261111 — ICT Business Analyst

Skill Level 1. Assessed by ACS. Eligible for Subclass 189, 190, and 491.

Official ANZSCO Description of Tasks:

- Consults with management to clarify ICT requirements for existing and proposed computer systems
- Studies existing systems and operational problems
- Defines requirements and specifications for new systems or modifications to existing systems
- Prepares feasibility studies, functional specifications, system test plans and user documentation
- Provides advice to management on project status and risk
- Liaises with vendors and technical staff to develop technical and functional system architectures

Key duty language: requirements elicitation, stakeholder workshops, business process mapping, functional specifications, use cases, system testing, UAT coordination, change management, gap analysis, process improvement recommendations.

GG.3 ANZSCO 261112 — Systems Analyst

Skill Level 1. Assessed by ACS. Eligible for Subclass 189, 190, and 491.

Official ANZSCO Description of Tasks:

- Studies and analyses specifications for complex computer-based systems
- Studies existing manual and computer systems and designs computer-based alternatives
- Translates requirements into system designs
- Evaluates alternatives in system design and ICT products
- Assists with implementation of new or improved systems
- Prepares flow charts, diagrams, system procedures and other documentation

Data scientists should emphasise: data systems design, data pipeline architecture, analytical model specifications, data requirement analysis, reporting system design, and stakeholder requirement translation.

GG.4 ANZSCO 263211 — ICT Security Specialist

Skill Level 1. Assessed by ACS. Eligible for Subclass 189, 190, and 491.

Official ANZSCO Description of Tasks:

- Develops and implements ICT security policies, protocols and procedures
- Analyses and resolves security breaches and vulnerability issues
- Investigates security incidents and determines impact and scope
- Provides security training and guidelines to staff
- Evaluates risk to the organisation and manages remediation
- Reviews and updates security policies and procedures
- Leads technical security projects including network security, application security, endpoint protection

GG.5 ANZSCO 263111 — Computer Network and Systems Engineer

Skill Level 1. Assessed by ACS. Eligible for Subclass 189, 190, and 491.

Official ANZSCO Description of Tasks:

- Performs technical analysis, planning, design and integration work on ICT networks and systems
- Analyses network load and traffic patterns
- Maintains and administers computer networks
- Configures and installs network hardware and software
- Monitors network performance and troubleshoots issues
- Implements security measures for network protection

Cloud architects should emphasise: cloud network design, VPC configuration, network security groups, load balancing, DNS management, WAN/LAN architecture, hybrid cloud connectivity, and capacity planning.

GG.6 ANZSCO 262113 — Systems Administrator

Skill Level 2 (lower entry threshold than Level 1). Assessed by ACS. Eligible for Subclass 189, 190, and 491.

Official ANZSCO Description of Tasks:

- Installs and configures computer server hardware and software
- Operates and performs routine maintenance of ICT systems
- Assists in technical support for computer hardware and software
- Monitors and manages system performance
- Manages user accounts, permissions and access controls
- Implements backup and disaster recovery procedures

GG.7 ANZSCO 262111 — Database Administrator

Skill Level 1. Assessed by ACS. Eligible for Subclass 189, 190, and 491.

Official ANZSCO Description of Tasks:

- Administers and maintains databases to ensure performance, availability and security
- Designs and implements database schemas
- Performs database tuning and performance optimisation
- Manages database backups and recovery procedures
- Controls user access to databases
- Writes complex SQL queries and stored procedures

Modern data engineers should also reference: data warehouse design, ETL pipeline management, cloud database services (AWS RDS, Azure SQL, Google Cloud SQL), big data platforms (Hadoop, Spark), and NoSQL databases (MongoDB, Cassandra, DynamoDB).

GG.8 ANZSCO 135112 — ICT Project Manager

Skill Level 1. Assessed by ACS. STSOL occupation — eligible for Subclass 190 and 491 but NOT 189. Important distinction.

Official ANZSCO Description of Tasks:

- Plans, organises, directs, controls and evaluates ICT projects
- Develops project plans, including scope, budget, timeline and resource requirements
- Monitors and reports on project progress to stakeholders
- Manages project risks and issues
- Coordinates and leads project teams
- Manages project documentation and communications

GG.9 ANZSCO 261212 — Web Developer

Skill Level 2. Assessed by ACS. Eligible for Subclass 189, 190, and 491.

Note: Web Developer is a Skill Level 2 occupation, which has a lower qualification requirement than Level 1 occupations. However, it still requires a relevant post-secondary qualification or equivalent work

experience. If your experience is primarily web development but you have a computer science degree, ACS may assess you under a Level 1 code instead — discuss with a migration agent.

GG.10 ANZSCO 261314 — Software Tester

Skill Level 2. Assessed by ACS. Eligible for Subclass 189, 190, and 491.

Official ANZSCO Description of Tasks:

- Plans and performs software testing activities
- Develops and executes test plans, test cases and test scripts
- Identifies and documents software defects
- Performs manual and automated testing
- Participates in defect lifecycle management
- Provides testing status reports to stakeholders

Modern QA engineers should reference: automated test frameworks (Selenium, Cypress, JUnit, TestNG), CI/CD pipeline integration, performance testing (JMeter, Gatling), API testing (Postman, RestAssured), and mobile testing frameworks.

Appendix HH: Interview Preparation for Australian IT Roles

Landing your first Australian IT role is the critical step that unlocks the settlement experience. This appendix provides targeted guidance on preparing for Australian IT job interviews.

HH.1 How Australian IT Interviews Differ from Indian IT Interviews

| Factor | Indian IT Interview (Large Firms) | Australian IT Interview |
|-------------------------|--|--|
| Technical testing | Often extensive — algorithms, data structures, coding rounds | Variable — startups use LeetCode-style; enterprises focus on practical skills and architecture discussions |
| Behavioural questions | Less common | Very common — STAR method (Situation, Task, Action, Result) expected |
| Cultural fit assessment | Less explicit | Explicitly evaluated — teamwork, communication, attitude |
| Panel size | Often large panels | Usually 2-3 people — hiring manager and team member |
| Formality | Formal, titles used | Informal — first names, relaxed tone |
| Timeline | Fast to slow — varies widely | Typically 2-4 weeks from application to offer |
| Salary negotiation | Often fixed bands | Negotiation expected — research market rates on Seek, Glassdoor |

HH.2 The STAR Method — Behavioural Interview Framework

Australian hiring managers use behavioural interview questions extensively. These follow the STAR method:

- Situation: Set the context — what was the background?
- Task: What was your specific responsibility or challenge?
- Action: What specific actions did you take?
- Result: What was the outcome? Include numbers, percentages, or qualitative impact.

Common STAR questions for IT roles:

113. Tell me about a time when you had to deal with a significant technical challenge. How did you approach it?
114. Describe a situation where you had to work with difficult stakeholders to deliver a project.
115. Give me an example of when you had to learn a new technology quickly for a project.
116. Tell me about a time when something went wrong in a project. What did you do?
117. Describe a time when you had to prioritise competing demands. How did you manage it?

Prepare 6-8 STAR stories from your work experience before interviews. Each story should be 2-3 minutes when told. Practise out loud — fluency matters in Australian interviews.

HH.3 Technical Interview Preparation by Role

Software Engineering — Commonly Asked Technical Areas:

- System design — design a URL shortener, design a notification system, design an API gateway
- Data structures and algorithms — depending on employer (more common at tech companies than banks)
- Code quality — write clean, readable, well-tested code
- Specific framework knowledge — React, Spring Boot, Django, .NET Core as relevant
- DevOps basics — CI/CD, Docker, Kubernetes concepts

Cybersecurity — Commonly Asked Areas:

- OWASP Top 10 — know all ten in detail with examples
- Network security — firewalls, IDS/IPS, VPN, zero trust concepts
- Incident response — what would you do if you detected a breach?
- Compliance frameworks — ISO 27001, NIST, Essential Eight (Australia-specific)
- Cloud security — IAM, security groups, encryption at rest and in transit

Australia-Specific: The Essential Eight

The Australian Signals Directorate's Essential Eight is a set of mitigation strategies that Australian government agencies and many private organisations use as their baseline security framework. Cybersecurity professionals should be familiar with all eight:

- Application control
- Patch applications
- Configure Microsoft Office macro settings
- User application hardening
- Restrict administrative privileges
- Patch operating systems
- Multi-factor authentication
- Regular backups

HH.4 Questions to Ask Your Interviewer

Always prepare 4-5 thoughtful questions to ask at the end of an Australian IT interview. This demonstrates genuine interest and cultural fit:

- What does success look like in this role in the first 6 months?
- How does the team approach technical decision-making?
- What are the biggest technical challenges the team is currently working through?
- How does the organisation support ongoing learning and professional development?
- What is the team's approach to code quality, testing, or security (as relevant to the role)?

HH.5 Salary Negotiation in Australia

Salary negotiation is expected in Australia. Key guidance:

- Research current market rates: Seek Salary Insights, Glassdoor, LinkedIn Salary, and Robert Half/Hays annual salary guides
- Provide a range when asked about salary expectations: 'I am targeting AUD 135,000-150,000 depending on the full package'
- Include superannuation in your calculations — employers state salaries either inclusive or exclusive of super; clarify which
- Consider the full package: base salary, super, performance bonus, health insurance, flexible work, professional development budget
- Do not undersell yourself by anchoring too low — the Australian IT market pays well for good professionals

CONSULTANT INSIGHT - Manoj Palwe

The most common interview mistake I see from Indian IT professionals in Australia: over-explaining technical details and under-demonstrating soft skills. Australian hiring managers already assume you have the technical skills from your resume and LinkedIn profile. What they are genuinely assessing in the interview is whether they can work with you every day. Communication clarity, active listening, cultural adaptability, and genuine engagement with the company's challenges matter enormously. Let your humanity show.

Appendix II: The Complete Australia Migration Checklist — Master Reference

Use this master checklist as your single reference document throughout your entire migration journey. Print it, check off each item, and keep it updated.

PHASE 1: Assessment and Preparation (Months 1-3)

- Read this book completely — understand all pathways, points, and processes
- Calculate your exact points score using the worksheet in Appendix C
- Identify your correct ANZSCO occupation code using Chapter 2 and Appendix GG
- Determine which states have your occupation on their nomination list
- Determine whether your spouse qualifies for a skills assessment
- Determine whether you are eligible for a 189, 190, 491, or other pathway
- Identify your weakest points category and plan how to improve it
- Book your English test (IELTS or PTE) — target IELTS 8.0+ or PTE 79+
- Begin gathering employment reference letters from all employers in past 10 years
- Gather educational documents — certificates and transcripts

PHASE 2: Skills Assessment (Months 2-5)

- Download and read the ACS Migration Skills Assessment guidelines from acs.org.au
- Create your myACS online account
- Prepare employment reference letters — detailed, ANZSCO-aligned duty descriptions
- Have your degree certificates and transcripts ready
- If documents are not in English — arrange NAATI-certified translations
- Lodge ACS skills assessment application and pay fee (approximately AUD 540)
- Sit English test — target superior level (IELTS 8.0+, PTE 79+)
- If spouse qualifies — lodge their ACS skills assessment simultaneously
- Receive ACS assessment result — positive result needed before EOI

PHASE 3: EOI and State Nomination (Months 4-8)

- Create ImmiAccount at immi.homeaffairs.gov.au
- Calculate final confirmed points score (ACS result + English test result confirmed)
- Lodge Expression of Interest (EOI) in SkillSelect — do this on the day you are eligible, not later
- Apply for state nomination to every state where your occupation is listed
- Monitor SkillSelect quarterly reports to understand competitive landscape
- Review and update EOI if any of your points change (new test result, more work experience, etc.)
- Begin gathering documents for visa application — prepare everything before ITA arrives
- Apply for NDPB police clearance for India — also any other countries you have lived in

PHASE 4: Visa Application (After ITA Received — 60 Days)

- Receive Invitation to Apply (ITA) — 60-day clock starts
- Book health examinations immediately — use HAP ID from ImmiAccount
- Gather all final documents including medical results, police clearances, and employment evidence
- Complete visa application form in ImmiAccount
- Upload all supporting documents
- Lodge visa application and pay application charge
- Monitor ImmiAccount for any Department of Home Affairs requests for additional information

PHASE 5: Pre-Arrival Preparation (After Lodge, Before Grant)

- Research target city and suburbs in detail — schools, Indian community, commute times to IT hubs
- Open Australian bank account — many banks allow offshore account opening
- Research rental market — understand typical costs and processes
- Join Indian community Facebook groups for your target city
- Connect with Indian IT professionals in your target city on LinkedIn
- Begin Australian job search if not already employed in Australia
- Arrange international health insurance for gap period between arrival and Medicare
- Prepare children for the move — schools, what to expect

PHASE 6: Arrival and Settlement (First 3 Months)

- Arrive in Australia before first entry deadline on visa grant letter
- Obtain Australian SIM card at airport
- Check in to temporary accommodation
- Apply for Tax File Number (TFN) — ato.gov.au — do this in Week 1
- Enrol in Medicare — servicesaustralia.gov.au
- Open full Australian bank account with in-person identity verification
- Register children at local school
- Apply for Australian driver's licence
- Find permanent rental property
- Begin job search in earnest — update LinkedIn with Australian address and phone
- Attend first ACS networking event
- Join ACS as a professional member

PHASE 7: Building Your Australian Life (Months 4-24)

- Secure Australian employment in your nominated occupation
- Choose a superannuation fund (compare at ato.gov.au/YourSuper)
- Obtain private health insurance — within 12 months of arrival
- Begin building Australian credit history — credit card, pay in full monthly

- Fulfil state nomination obligation if applicable (190 — 2 years; 491 — 3 years regional)
- Accumulate Australian work experience — keep records for citizenship application
- Build professional network through ACS, LinkedIn, and industry events

PHASE 8: Citizenship (Years 4-5)

- Calculate your 4-year lawful residency period — confirm dates with Department of Home Affairs
- Confirm you have been physically present in Australia for 1 year as a permanent resident
- Prepare citizenship application documents — passport, proof of residence dates, character declaration
- Study for the citizenship test — Australian values, history, government
- Lodge citizenship application and pay fee
- Attend citizenship ceremony — become an Australian citizen
- Apply for Australian passport
- Apply for OCI card through Indian High Commission if you wish to maintain Indian travel rights

REMEMBER

This checklist is a guide. Every immigration case has unique elements. Always verify current requirements with the Department of Home Affairs website and consider engaging a qualified RCIC or registered migration agent for personalised guidance on your specific situation.

Appendix JJ: Key Australian Immigration Phone Numbers and Contacts

| Organisation | Contact / Website |
|--|--|
| Department of Home Affairs — general visa enquiries | 131 881 (within Australia) immi.homeaffairs.gov.au |
| Department of Home Affairs — immigration status verification | immi.homeaffairs.gov.au/visas/already-have-a-visa/check-visa-details-and-conditions |
| Australian Computer Society (ACS) — skills assessment | acs.org.au +61 2 9299 3666 |
| IOM (International Organization for Migration) — health examinations India | iom.int — search for India panel physician locations |
| NAATI — find accredited translators | naati.com.au |
| Australian Citizenship — enquiries | homeaffairs.gov.au/citizenship |
| Services Australia (Medicare, Centrelink) | servicesaustralia.gov.au 132 011 |
| Australian Taxation Office (ATO) | ato.gov.au 13 28 61 |
| OMARA — verify migration agent registration (Australia) | omara.gov.au |
| CICC — verify RCIC registration (Canada) | cicc.authority.ca |
| State and territory migration offices | homeaffairs.gov.au/visas/working-in-australia/visas-for-innovation/state-and-territory-migration |
| Dreamvisas — Manoj Palwe | dreamvisas.com |

Appendix KK: Extended Points Scenarios — 50 Sample Profiles

This appendix presents 50 different IT professional profiles with their calculated points scores. Use these to benchmark your own situation and understand the range of outcomes for different profiles.

KK.1 Software Engineers — Sample Profiles

| Profile | Calculated Points |
|---|---|
| Age 27, 5yr overseas exp, IELTS 8.0, single | 30 (age) + 20 (English) + 10 (exp) + 10 (single) = 70 |
| Age 29, 7yr overseas exp, IELTS 8.0, married + partner ACS | $30 + 20 + 10 + 10$ (partner) = 70 |
| Age 31, 9yr overseas exp, IELTS 8.0, single, AU study 2yr | $25 + 20 + 15 + 10$ (single) + 5 (AU study) = 75 |
| Age 28, 6yr overseas exp, IELTS 8.0, single, PY done | $30 + 20 + 10 + 10$ (single) + 5 (PY) = 75 |
| Age 33, 10yr overseas exp, IELTS 7.0, married, no partner ACS | $25 + 10 + 15 + 0 = 50$ — needs improvement |
| Age 30, 8yr overseas exp, IELTS 8.0, married + partner ACS, 190 | $30 + 20 + 15 + 10$ (partner) + 5 (190) = 80 |
| Age 26, 3yr overseas exp, IELTS 8.5, single, AU study + PY | $30 + 20 + 5 + 10$ (single) + $5 + 5 = 75$ |
| Age 35, 12yr overseas exp, IELTS 8.0, married + partner ACS | $25 + 20 + 15 + 10$ (partner) = 70 |
| Age 32, 10yr overseas exp, IELTS 8.0, single, 190 nomination | $30 + 20 + 15 + 10$ (single) + 5 (190) = 80 |
| Age 27, 4yr overseas exp, PTE 79, married + partner ACS, 491 | $30 + 20 + 5 + 10$ (partner) + 15 (491) = 80 |

KK.2 Impact of Key Variables on Points Score

The following analysis shows how specific changes to your profile affect your total points:

| Change | Points Impact |
|--|---|
| Improve IELTS from 7.0 to 8.0 in all bands | +10 points (proficient to superior English) |
| Add state nomination (190 pathway) | +5 points |
| Add regional nomination (491 pathway) | +15 points |
| Include spouse with ACS assessment + competent English | +10 points |
| Complete Professional Year in Australia | +5 points |
| Accumulate 1 year Australian work experience | +5 points |

| | |
|---|-------------------------------|
| Accumulate 2 years Australian work experience (from none) | +5 points |
| Accumulate 3 years Australian work experience | +10 points |
| Complete Australian bachelor degree | +5 points |
| Add NAATI community language credential (Hindi, Tamil) | +5 points |
| Move from age 32 to age 33 (birthday) | -5 points (lose top age band) |
| Move from age 39 to age 40 | -10 points |

KK.3 The 65 Point Trap — Why Minimum Is Not Enough

The minimum eligible points score for lodging an EOI is 65 points. However, for most IT occupations, 65 points has not been sufficient to receive an invitation for the Subclass 189 for several years. The following table shows indicative cut-off data:

| Scenario | Assessment |
|---|---|
| 65 points, software engineer, 189 EOI | May wait indefinitely — 65 has not been invited for competitive IT occupations in recent rounds |
| 70 points, cybersecurity specialist, 190 (SA) | May receive invitation in 6-12 months depending on SA allocation |
| 75 points, ICT business analyst, 190 or 491 | Competitive for most state nominations and regional pathways |
| 80 points, developer programmer, 189 | Should receive invitation within 6-12 months for most IT occupations |
| 85 points, any IT MLTSSL occupation, 189 | Highly competitive — invitation typically within 3-6 months |
| 90 points, any IT MLTSSL occupation | Very high priority — invitation typically within 1-3 months |

These are indicative estimates based on historical SkillSelect data. Cut-off scores fluctuate with each round. Always check current SkillSelect quarterly statistical report for the most up-to-date cut-off information.

KK.4 Special Circumstances That Affect Points Calculations

Claiming Australian Work Experience — What Counts

Not all work performed in Australia counts for Australian work experience points. The work must be:

- Performed in Australia — offshore remote work for an Australian company does NOT count
- In your nominated ANZSCO occupation or a closely related occupation
- On a visa that authorises you to work in Australia (e.g., 482, 457, student visa with work rights, graduate visa, bridging visa with work rights, or any permanent visa)
- Paid employment — voluntary work does not count
- Documentable with payslips, employment letters, and tax records

Overseas Work Experience — What Counts

Overseas work experience (performed outside Australia) must also be:

- In your nominated ANZSCO occupation or closely related
- Performed after the age of 18
- Documentable with employment reference letters and payslips
- Does not need to be in any specific country — India, USA, UK, Singapore, Canada — all count equally

Partner Points — Key Conditions

The 10 partner skills points require BOTH conditions to be met simultaneously:

- Your partner has a positive skills assessment from the relevant assessing body (ACS for IT occupations)
- Your partner has at least competent English (IELTS 6.0 in all bands, or PTE 50 in each component, or equivalent)

If your partner has the skills assessment but does not have a current English test result showing competent level, you cannot claim the 10 points — only the 5 points available for superior English only (if applicable).

Appendix LL: Australia Migration vs Other Destinations — Expanded Comparison

While this book focuses on Australia, many Indian IT professionals are simultaneously evaluating multiple destinations. This appendix extends the Canada comparison from Chapter 14 to include the UK, Germany, UAE, New Zealand, and Singapore.

LL.1 Australia vs United Kingdom

| Factor | Australia | United Kingdom |
|--------------------------------|--|---|
| Main skilled migration pathway | Points-based (SkillSelect) — independent | UK Skilled Worker Visa — employer sponsored |
| Employer sponsorship required? | No for 189/190 — yes for 482 | Yes — most pathways require UK employer sponsor |
| Salary requirement | TSMIT (~AUD 70k) for 482 | Minimum GBP 26,200 (2025) or going rate, whichever higher |
| Permanent residency timeline | On visa grant for 189/190 | 5 years in UK → Indefinite Leave to Remain (ILR) |
| Citizenship timeline | 4 years residency + 1 year as PR | 6 years after first entry |
| IT salary levels | AUD 100,000-180,000 | GBP 50,000-90,000 — comparable in purchasing power |
| Cost of living | High in Sydney/Melbourne | Very high in London |
| Climate | Mild to warm — no harsh winters | Cold and grey — significant for Indian professionals |
| Indian community | 800,000+ Indian-born residents | 1.8 million+ Indian-origin residents |

LL.2 Australia vs Germany

| Factor | Australia | Germany |
|----------------------|---|--|
| Main pathway | Points-based skilled migration | Chancenkarte (Opportunity Card) + skilled worker visa |
| Language requirement | English — used in the visa system and workplace | German — required for most roles and integration |
| IT salary | AUD 100,000-180,000 | EUR 55,000-90,000 — lower in purchasing power terms for IT |
| PR timeline | Immediate for 189/190 | 5 years legal residence → PR |
| Citizenship timeline | 5 years total | 5-8 years residence |
| Assessment body | ACS — well-established | ANABIN database for qualifications — different system |
| Climate | Warm, outdoor lifestyle | Cold continental climate |

| | | |
|------------------|----------------------------|--|
| Indian community | Large and well-established | Smaller but growing — Telugu community particularly active |
|------------------|----------------------------|--|

LL.3 Australia vs UAE (Dubai/Abu Dhabi)

| Factor | Australia | UAE |
|--------------------|---------------------------------------|---|
| Migration type | Permanent migration pathway | Employment-based — no PR pathway for most nationalities |
| Income tax | Progressive — up to 47% | No personal income tax — 0% |
| Salary levels | AUD 100,000-180,000 | AED 250,000-500,000 (AUD 90,000-180,000) — variable |
| Cost of living | High — but with public services | High — without the same level of public services |
| Healthcare | Universal Medicare | Employer-provided private insurance |
| Long-term security | PR and citizenship available | Residency tied to employment — limited long-term security |
| Family settlement | Strong schools, community, safety | Strong expat infrastructure but no citizenship pathway |
| Recommendation | Better for long-term settlement goals | Better for short-term tax-free wealth accumulation |

LL.4 Australia vs New Zealand

New Zealand is a popular alternative for Indian IT professionals, offering a similar points-based skilled migration system, English-speaking environment, and proximity to Australia.

| Factor | Australia | New Zealand |
|---------------------------|---|---|
| Main pathway | 189/190/491 — points-based | Skilled Migrant Category — expression of interest |
| IT demand | Very large market — 870,000+ IT workforce | Smaller market — 100,000+ IT workforce |
| IT salary levels | AUD 100,000-180,000 | NZD 80,000-130,000 (AUD 73,000-118,000 approx.) |
| Cost of living (Auckland) | Similar to Melbourne | High — Auckland among world's most expensive cities |
| Population | 26 million | 5 million — smaller opportunity pool |
| Trans-Tasman access | NZ citizens live/work in Australia freely | Australian PR can live/work in NZ freely |
| Climate | Warmer, outdoor lifestyle | Cooler, more variable — beautiful landscapes |

Note: New Zealand PR holders can live and work in Australia freely under the Trans-Tasman Travel Arrangement. Some IT professionals use NZ PR as a stepping stone to Australian settlement.

LL.5 Australia vs Singapore

| Factor | Australia | Singapore |
|---------------------|---------------------------------------|--|
| Migration type | Permanent migration clearly available | PR possible but competitive; no citizenship pathway for most |
| IT salary | AUD 100,000-180,000 | SGD 80,000-150,000 (AUD 90,000-170,000) — competitive |
| Cost of living | High in Sydney/Melbourne | Extremely high — one of world's most expensive cities |
| Space and lifestyle | Large country, outdoor lifestyle | Very small island — high density urban environment |
| Long-term security | PR and citizenship available | PR not guaranteed; EP holder status can be withdrawn |
| Indian community | 800,000+ strong established community | 350,000+ Indian community — well-established |
| Family settlement | Excellent schools, open space | Excellent schools, safe, but extremely expensive housing |

CONSULTANT INSIGHT — Manoj Palwe

The destination comparison question has no universal answer. I have worked with IT professionals who chose UAE for 5 years of tax-free savings, then migrated to Australia with significant capital and immediately accelerated their property and wealth strategy. I have worked with professionals who chose Singapore as a transit hub and then moved to Australia or Canada. The key is to have a deliberate strategy — not to drift. If you choose UAE or Singapore first, plan from day one how it connects to your long-term settlement goal.

Appendix MM: Salary Negotiation, Employment Contracts and Workplace Rights in Australia

Understanding your rights as an employee in Australia is important from your very first job offer. Australia has strong employment law protections, and knowing them helps you negotiate effectively and avoid being exploited.

MM.1 The National Employment Standards (NES)

The National Employment Standards are 11 minimum entitlements that apply to all employees in Australia covered by the national workplace relations system. They cannot be reduced by an employment contract or enterprise agreement:

| NES Entitlement | Key Detail |
|--|---|
| Maximum weekly hours | 38 ordinary hours per week for full-time employees |
| Requests for flexible working | Eligible employees can request flexible working arrangements |
| Parental leave and related entitlements | Up to 12 months unpaid parental leave (plus possible extension) |
| Annual leave | 4 weeks paid annual leave per year (5 weeks for shift workers) |
| Personal/carer's leave and compassionate leave | 10 days paid personal/carer's leave per year |
| Community service leave | Paid and unpaid leave for jury duty and voluntary emergency management |
| Long service leave | Entitlements vary by state — typically after 7-10 years with one employer |
| Public holidays | Paid day off on public holidays (state and national) |
| Notice of termination and redundancy pay | Notice period and redundancy pay scale based on years of service |
| Fair Work Information Statement | Employer must provide this to all new employees |
| Casual Employment Information Statement | For casual employees — information about conversion to permanent |

MM.2 Common Employment Contract Terms for IT Professionals

Australian IT employment contracts typically include:

| Contract Clause | What to Look For |
|------------------|--|
| Remuneration | Base salary plus superannuation — confirm whether stated salary is inclusive or exclusive of super |
| Probation period | Typically 3-6 months — different termination rights apply during probation |

| | |
|-----------------------|--|
| Notice period | Typically 4 weeks for IT professionals — both parties bound by this |
| Intellectual property | Most IT employment contracts assign all work-related IP to employer — standard but read carefully |
| Non-compete clause | Some contracts include non-compete clauses — enforceability varies; seek legal advice if restrictive |
| Confidentiality | Standard — you cannot share employer confidential information |
| Working hours | Confirm expected hours — excessive overtime expectations should be questioned |
| Bonus provisions | If a bonus is offered — confirm whether it is discretionary or contractual |
| Annual leave loading | Some contracts include 17.5% annual leave loading — an additional payment when you take leave |

MM.3 Contractor Agreements — Key Clauses

If you work as a contractor in Australia, your agreement is typically a services agreement rather than an employment contract. Key clauses to review:

- Payment terms — when and how you are paid (typically monthly or fortnightly, 30 days after invoice)
- Statement of Work (SOW) — clearly defines the deliverables and scope
- Intellectual property — who owns the IP created during the engagement
- Termination — notice period for termination by either party (often 2-4 weeks for IT contractors)
- Professional indemnity insurance — many clients require you to carry this yourself
- Public liability insurance — standard for client-site contractors
- Restraint of trade — check whether you are prevented from working for competitors post-engagement

MM.4 Fair Work Australia — Your Rights

Fair Work Australia (fairwork.gov.au) is the national workplace relations tribunal. As an employee (not contractor), you have the right to:

- Not be unfairly dismissed — after completing your probation period
- Not be dismissed or adversely treated for exercising a workplace right (e.g., making a complaint, taking leave)
- Receive the National Minimum Wage at minimum — though IT professionals always earn well above this
- Work in a safe workplace — Work Health and Safety laws apply across Australia
- Not be discriminated against based on race, gender, religion, age, disability, or other protected attributes

MM.5 The IT Award — Does It Apply to You?

Most IT professionals in Australia are covered by the Professional Employees Award 2020, which sets minimum conditions for information technology employees. However, if your salary is above a certain threshold (the 'high income threshold', approximately AUD 167,500 as at 2025-26), the Award's minimum wage and penalty rate provisions do not apply — the NES still applies.

For most senior IT professionals earning above the high income threshold, the employment contract governs your conditions, subject always to the NES minimums. This means your negotiated contract terms are what matter most.

CONSULTANT INSIGHT — Manoj Palwe

One thing I consistently observe: Indian IT professionals in Australia are often reluctant to ask about their legal entitlements or to push back on unreasonable contract terms. Australian employment culture is collaborative — employers expect negotiation and questions. If a clause in your contract seems unusual or restrictive, ask. If an employer resists reasonable questions about standard entitlements, that is itself useful information about the workplace culture. Know your rights before you sign.

Appendix NN: Mental Health and Wellbeing — A Guide for Indian IT Professionals in Australia

Migration is one of life's most significant stressors. Research consistently shows that immigrants face elevated rates of anxiety, depression, and social isolation, particularly in the first 1-3 years. This appendix addresses mental health directly and practically — because it matters.

NN.1 The Migration Stress Cycle

Most migrants experience a predictable emotional cycle after arrival:

| Phase | Typical Experience |
|----------------------------|---|
| Honeymoon (months 1-3) | Excitement, exploration, everything is new and interesting. Optimism is high. |
| Reality check (months 3-9) | Novelty wears off. Job search or workplace frustrations emerge. Homesickness intensifies. Social isolation felt more acutely. |
| Adjustment (months 9-24) | Gradual building of community, workplace confidence, and Australian routines. Emotional stability returns. |
| Integration (years 2-5) | Australia feels like home. Indian identity enriches rather than conflicts with Australian life. Confidence and belonging established. |

Understanding this cycle normalises the difficult middle phase. Most migrants who struggle in months 3-9 and persist through it report that by year 2, Australia genuinely feels like home.

NN.2 Specific Challenges for Indian IT Professionals

Professional Identity Disruption

In India, a senior IT professional at TCS or Infosys may have had a team of 20 people, a nice office, and significant social status. In Australia, the same person may start as a mid-level developer, sitting in an open-plan office, addressing the team lead by first name. This identity transition is real and can be disorienting. It is temporary — Australian career progression for skilled IT professionals who adapt well is generally faster than in Indian IT companies.

The Spouse Support Challenge

When one partner is fully immersed in work and building professional identity in Australia, while the other is managing the household and settling children, the inequality of the experience can create significant relationship stress. Communication, shared planning, and active support for the non-working spouse's professional reintegration are essential.

Parenting in a Different Cultural Context

Australian parenting culture differs from Indian culture in several ways: greater emphasis on children's independence, different expectations about homework support, different social dynamics among children. Indian parents who try to replicate exact Indian parenting approaches sometimes find friction. Finding the blend that works for your family takes time and intentional effort.

NN.3 Building Your Support Network

Social support is the most protective factor against migration-related mental health challenges. Practical strategies:

- Join the local temple, gurudwara, or mosque — spiritual community is a powerful anchor
- Connect with Indian professional associations in your city
- Attend children's school events — school community is a natural meeting point for families
- Join a sports team or gym — physical activity and social connection simultaneously
- Be the first person to suggest social plans — waiting to be invited means waiting indefinitely in Australia's independent social culture

NN.4 Professional Mental Health Support

If you are struggling beyond the normal adjustment period, accessing professional support is a sign of strength, not weakness:

- GP Mental Health Plan — see your GP, who can refer you to a psychologist under Medicare for up to 10 subsidised sessions per year
- Beyond Blue — beyondblue.org.au — resources specifically for migrants and multicultural communities
- MindSpot — free online mental health support in multiple languages
- Head to Health — headtohealth.gov.au — government mental health digital hub
- If you are in crisis: Lifeline 13 11 14 (24 hours), or present to any public hospital emergency department

NN.5 Maintaining Connection with India

Maintaining regular, meaningful connection with family and friends in India is important for wellbeing and does not prevent Australian integration:

- Schedule regular video calls — weekly calls with parents, siblings, and close friends
- Visit India annually if financially possible — the physical connection matters
- Share Australian life with your Indian network — the photos, the stories, the experiences build a bridge
- Involve Indian family in Australian milestones — citizenship ceremony via video call, children's school performances shared online

CONSULTANT INSIGHT — Manoj Palwe

After 25 years of working with Indian families through migration journeys, I have seen both the best and hardest moments. The families who flourish are those who invest in relationships — in Australia and back in India — with the same energy they invest in career and financial goals. Australia offers extraordinary opportunity. It also requires extraordinary resilience in the early years. Give yourself permission to find it hard. It is hard. And it is absolutely worth it.

Appendix OO: Extended Glossary of Australian Immigration and Employment Terms

This extended glossary covers additional terms you will encounter in the Australian immigration and employment context.

| Term | Definition |
|----------------------|---|
| ABN | Australian Business Number — unique identifier for businesses and sole traders |
| ACN | Australian Company Number — identifier for companies registered with ASIC |
| ACSC | Australian Cyber Security Centre — government cybersecurity authority |
| ASD | Australian Signals Directorate — Australia's signals intelligence and cybersecurity agency |
| ASIC | Australian Securities and Investments Commission — corporate regulator |
| ATO | Australian Taxation Office — national tax authority |
| Award (Modern Award) | Industry or occupation-specific employment standards set by Fair Work Australia |
| Bulk billing | GP or other medical practitioner who accepts Medicare rebate as full payment — no out-of-pocket cost to patient |
| CRICOS | Commonwealth Register of Institutions and Courses for Overseas Students |
| DHA | Department of Home Affairs — oversees immigration and border control |
| DTA | Digital Transformation Agency — Australian government's digital strategy agency |
| EAP | Employee Assistance Program — confidential counselling service offered by employers |
| EOI | Expression of Interest — entry into the SkillSelect points-based migration pool |
| Fair Work Commission | National workplace relations tribunal |
| FIRB | Foreign Investment Review Board — reviews foreign investment in Australia |
| GST | Goods and Services Tax — 10% consumption tax |
| HAP ID | Health Assessment Package identifier — used to book immigration health examinations |
| ILR | Indefinite Leave to Remain — UK's equivalent of Australia's PR (for comparison) |
| ImmiAccount | Department of Home Affairs online visa application portal |
| ITA | Invitation to Apply — formal invitation to lodge visa application after EOI is selected |
| JP | Justice of the Peace — authorised to certify documents, witness statutory declarations |

| | |
|-----------------|--|
| LMI | Lenders Mortgage Insurance — insurance required when home loan deposit is less than 20% |
| MLS | Medicare Levy Surcharge — additional tax for high income earners without private hospital cover |
| myGov | Government online services portal linking Medicare, ATO, Centrelink and more |
| NAATI | National Accreditation Authority for Translators and Interpreters |
| NARWP | Newly Arrived Residents Waiting Period — waiting period before accessing most social security payments |
| NBN | National Broadband Network — Australia's national broadband infrastructure |
| NES | National Employment Standards — 11 minimum employment entitlements |
| OCI | Overseas Citizenship of India — lifelong visa facility for former Indian citizens who have taken foreign citizenship |
| OMARA | Office of the Migration Agents Registration Authority — regulates Australian migration agents |
| Panel Physician | Doctor approved by DHA to conduct immigration health examinations |
| PBS | Pharmaceutical Benefits Scheme — subsidised prescription medicine scheme |
| PAYG | Pay As You Go — system for withholding tax from employee wages |
| PR | Permanent Residency — right to live and work in Australia indefinitely |
| SAF levy | Skilling Australians Fund levy — fee paid by employers sponsoring overseas workers under 482 |
| SkillSelect | DHA's online system for managing skilled migration EOIs and invitations |
| SRF | Super Retirement Fund (superannuation) |
| TFN | Tax File Number — individual tax identifier issued by the ATO |
| TSMIT | Temporary Skilled Migration Income Threshold — minimum salary for 482 visa |
| VAC | Visa Application Charge — fee paid when lodging a visa application |

Appendix PP: Post-PR Life — Maximising Your Australian Experience

Once you have your permanent residency, a new chapter begins. This appendix provides guidance on making the most of Australian PR status and building toward citizenship and long-term success.

PP.1 Your Rights and Entitlements as a PR Holder

| Right / Entitlement | Detail |
|---|--|
| Live and work anywhere in Australia | No geographic restriction — you can change jobs, move cities, work in any industry |
| Access Medicare | Enrol and access public health system from arrival |
| Access most Centrelink payments after NARWP | 4-year waiting period for most income support payments |
| Sponsor eligible family members | Can sponsor parents, siblings, and other family under family stream visas |
| Study at Australian universities | Domestic student fees — significantly lower than international student fees |
| Apply for HECS-HELP (student loans) | Government interest-free student loans for eligible courses |
| Access superannuation entitlements | Full employer super contributions from day one of employment |
| Purchase residential property | No FIRB approval required — can buy established or new residential property |
| Vote in elections | Not eligible for voting as PR (only citizens can vote in Australian elections) |
| Hold most public service positions | Most APS (Australian Public Service) roles require citizenship — some are open to PR |

PP.2 Career Milestones to Target in Years 1-5

| Year | Career Milestones to Target |
|--------|--|
| Year 1 | Secure first Australian IT role. Establish professional reputation. Build LinkedIn network to 500+ Australian connections. |
| Year 2 | First performance review — aim for 'exceeds expectations'. Begin considering contractor vs permanent career trajectory. Attend 6+ industry events. |
| Year 3 | First significant salary negotiation — benchmarks against Seek/Glassdoor current data. Consider specialist certification if not already held. ACS membership active. |
| Year 4 | Leadership or senior/principal engineer level role if on technical track. First Australian professional reference established. Citizenship application preparation begins. |
| Year 5 | Australian citizen. Senior professional reputation established in industry. Active in industry community — speaking, mentoring, or contributing. |

PP.3 Financial Milestones — A Realistic Plan

| Milestone | Realistic Timeline for IT Professional Family |
|--|--|
| Emergency fund (3 months expenses) | Month 6-12 after arrival |
| Clear initial debt (car loan, credit card) | Month 12-18 |
| Superannuation balance of AUD 30,000+ | Year 2-3 |
| First investment (ETF or managed fund) | Year 2-3 |
| Rental property deposit saved (20% of target property) | Year 3-6 depending on salary and property target |
| Net worth AUD 500,000+ | Year 7-12 for dual-income IT professional family |

PP.4 Building a Legacy in Australia

The most respected Indian-Australian IT professionals are those who contribute to the community beyond their own career success. Consider:

- Mentoring newly arrived Indian IT professionals through community organisations or LinkedIn
- Contributing to ACS technical committees or special interest groups
- Speaking at universities and colleges attended by Indian students
- Angel investing in Indian-Australian startup ventures
- Contributing to Indian community organisations — cultural, educational, or charitable
- Sharing your migration story to help others on the same journey

PP.5 Maintaining Dual Identity — Indian and Australian

Australian citizenship does not require cultural assimilation. The most successful Indian-Australian IT professionals are those who:

- Maintain deep pride in Indian cultural heritage, language, cuisine, and festivals
- Actively participate in Australian civic and professional life
- Introduce Australian colleagues to Indian culture — food, festivals, perspectives
- Introduce their children to both Indian and Australian traditions with equal pride
- Build friendships that span both communities

This dual identity is not a compromise — it is a superpower. People who can genuinely navigate two cultures are more empathetic, more adaptable, and more effective in diverse, global teams. It is one of the greatest gifts that migration gives to the next generation.

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Looking back over 25 years of helping families navigate immigration journeys, the outcomes that give me the most satisfaction are not visa grants — they are the families I meet years later. The engineer who is now a CTO. The analyst who started her own consultancy. The child who attended Australian primary school and is now studying medicine. Migration is a generational investment. The visa is just the first step.

Appendix QQ: Frequently Used Australian Abbreviations in IT and Government

Australian workplaces — particularly in government and financial services — use a large number of abbreviations and acronyms. This quick reference covers the most commonly encountered ones in IT professional contexts.

QQ.1 Government and Regulatory Abbreviations

| Abbreviation | Full Form and Context |
|--------------|--|
| ACCC | Australian Competition and Consumer Commission — consumer law regulator |
| ACSC | Australian Cyber Security Centre — government cyber authority |
| APRA | Australian Prudential Regulation Authority — banking and insurance regulator |
| ASIC | Australian Securities and Investments Commission — corporate regulator |
| ASD | Australian Signals Directorate — signals intelligence and cybersecurity |
| APS | Australian Public Service — federal government employees |
| AUSTRAC | Australian Transaction Reports and Analysis Centre — financial intelligence |
| DTA | Digital Transformation Agency |
| OAIC | Office of the Australian Information Commissioner — privacy regulator |
| Privacy Act | Privacy Act 1988 — governs how organisations handle personal information |
| APPs | Australian Privacy Principles — 13 principles under the Privacy Act |
| SOCI Act | Security of Critical Infrastructure Act — governs critical infrastructure security |

QQ.2 Technology and Industry Abbreviations

| Abbreviation | Full Form and Context |
|--------------|--|
| APS | Application Performance Service — used in enterprise IT contexts |
| CDR | Consumer Data Right — Australia's open banking framework |
| CPS | Cyber-Physical System — used in critical infrastructure contexts |
| COTS | Commercial Off The Shelf — pre-built software solutions |
| ERP | Enterprise Resource Planning — SAP, Oracle, Microsoft Dynamics |
| IRAP | Infosec Registered Assessors Program — Australian government security assessment |
| ISM | Information Security Manual — Australian government cybersecurity standards |
| NDB | Notifiable Data Breaches scheme — organisations must notify OAIC of eligible data breaches |
| ISMS | Information Security Management System — typically ISO 27001 framework |

| | |
|------|--|
| SOC | Security Operations Centre — 24/7 security monitoring function |
| PSPF | Protective Security Policy Framework — Australian government security policy |
| DLP | Data Loss Prevention — technology category |
| SIEM | Security Information and Event Management — cybersecurity platform |
| SOAR | Security Orchestration, Automation and Response |
| ZTA | Zero Trust Architecture — security model increasingly adopted in Australian enterprise |

QQ.3 Financial Services IT Abbreviations (Key for Banking Sector IT)

| Abbreviation | Full Form and Context |
|--------------|--|
| AML/CTF | Anti-Money Laundering and Counter-Terrorism Financing — compliance area with major IT implications |
| APCA | Australian Payments Council — payments industry governance |
| BSB | Bank State Branch number — Australian bank identifier (like IFSC in India) |
| FCS | Financial Claims Scheme — deposit guarantee scheme |
| NPP | New Payments Platform — Australia's real-time payments infrastructure (similar to UPI) |
| OSKO | Payments brand on the NPP — real-time bank-to-bank transfers |
| AUSTRAC | Financial intelligence unit — AML/CTF regulator |
| CHESS | Clearing House Electronic Subregister System — ASX securities settlement |
| KYC | Know Your Customer — identity verification processes |
| PCI DSS | Payment Card Industry Data Security Standard |

Appendix RR: The Indian IT Professional's Australia — 100 Tips, Insights and Reminders

This final appendix distills 100 practical tips and insights for Indian IT professionals navigating the Australian migration and settlement journey. Each tip is drawn from 25 years of consulting experience.

RR.1 Before You Migrate — Tips 1-25

118. Calculate your points score accurately before lodging any EOI — wrong claims create serious problems.
119. Read the actual ANZSCO occupation description, not just the title — your duties must align with the description.
120. The partner skills assessment is one of the highest-value investments in the migration process — 10 points for AUD 500.
121. IELTS 8.0 in all four bands is worth 10 more points than 7.0 — this alone can determine whether you wait 6 months or 3 years.
122. PTE Academic is a legitimate alternative to IELTS — many Indian professionals find it easier to achieve 79+ consistently.
123. Lodge your EOI the day you are eligible — EOI date breaks ties in SkillSelect.
124. Apply to multiple states simultaneously — do not wait for one response before applying to another.
125. South Australia has historically been more accessible for Indian IT professionals than NSW and VIC — do not overlook it.
126. The 491 regional pathway adds 15 points — far more than state nomination's 5 points. Consider it seriously.
127. Adelaide is genuinely one of Australia's most liveable cities — do your research before dismissing it.
128. Your ACS assessment is valid for 3 years — do not let it expire while you delay your EOI.
129. Prepare your employment reference letters before you start your ACS application — not after.
130. Reference letters must describe your DUTIES, not just your job title and dates.
131. Certified translations must be done by NAATI-accredited translators — not just any bilingual person.
132. Apply for your NDPB police clearance before you receive your ITA — not after.
133. Have your health examination documents ready before your ITA arrives — booking delays are common.
134. The 60-day ITA window is non-negotiable — prepare everything in advance.
135. Open an Australian bank account before you arrive if possible — many banks allow offshore opening.
136. Research suburbs before you migrate — proximity to Indian community, schools, and IT job hubs all matter.
137. The first entry deadline on your visa grant letter is critical — enter Australia before this date.
138. Your visa is electronic — it is linked to your passport number, not stamped in your passport.

139. If you change passports after your visa is granted, notify DHA and link your new passport.
140. Budget for AUD 30,000-50,000 in settlement costs for a family of three — not just visa fees.
141. Divorce or relationship breakdown during the visa process is complex — get specific professional advice.
142. Do not pay any migration agent or RCIC who does not have verified professional registration.

RR.2 First Year in Australia — Tips 26-50

143. Apply for your Tax File Number in week one — you cannot start work without it.
144. Enrol in Medicare immediately upon arrival — carry your Medicare card at all times.
145. Choose a GP in a bulk-billing practice to minimise healthcare costs in your first year.
146. Your superannuation is your money — choose a low-fee, high-performing fund from the start.
147. The Medicare Levy Surcharge is a real cost — get private health insurance if you earn over AUD 93,000.
148. Lifetime Health Cover loading applies if you delay private hospital insurance past age 30 — enrol within 12 months.
149. The Australian rental market is competitive — have all your application documents ready before inspections.
150. Bond is typically 4 weeks' rent — have this accessible in liquid form before you start house hunting.
151. Sign only a 6-month lease initially — confirm the suburb suits you before committing to 12 months.
152. Get an Australian driver's licence within your first 3 months — requirements vary by state.
153. A reliable used car is more important than a new car — buy quality, not brand new.
154. Update your LinkedIn profile immediately on arrival — Australian address, phone number, 'Open to Work' set for Australia.
155. Register with at least 3 IT recruitment agencies in your first week — book face-to-face meetings.
156. Join the ACS as a professional member in month one — attend events from week one.
157. The Indian community Facebook group for your city is genuinely useful — join it before you arrive.
158. Attend your children's school events from day one — these are your fastest route to local social connections.
159. Cooking Indian food at home is fully achievable in Australia — all ingredients are available in suburbs with Indian communities.
160. Australian colleagues will appreciate being introduced to Indian food — bring sweets to the office.
161. Learn the basics of AFL — it is the dominant sport in most Australian states and a rich source of social conversation.
162. Australians call their colleagues by first name — address your manager by first name from day one.

163. Do not be surprised when the CEO makes their own coffee in the break room — this is normal.
164. Australians value punctuality — arrive on time for meetings, especially in the first months.
165. Speak up in meetings — silence is not seen as respect in Australian workplaces, it is seen as disengagement.
166. The Friday afternoon social drink at 4pm is genuinely a networking event — attend occasionally.
167. Ask your manager for regular feedback — proactive feedback requests are valued, not seen as insecurity.

RR.3 Building Your Australian Career — Tips 51-75

168. Your first Australian reference from a local employer is the most valuable asset you can build in year one.
169. Australian career progression rewards visible contribution — make your work known without being boastful.
170. Document your achievements quantitatively — 'reduced deployment time by 40%' not 'improved processes'.
171. LinkedIn is more important in Australia than in India — invest time in keeping it current and active.
172. Professional Year adds 5 points and provides Australian work experience — pursue it if eligible.
173. Industry certifications (AWS, Azure, CISSP, PMP) are valued in Australia but are not substitutes for demonstrated experience.
174. The contracting market rewards experienced professionals — consider it after 2-3 years of employment history.
175. An ABN takes 24-48 hours and is free — the contracting path is administratively accessible.
176. Contractor daily rates in Australia can be 2-3x the equivalent permanent salary — research the market.
177. If contracting, engage a good Australian accountant familiar with IT contractors from day one.
178. Xero is Australia's dominant small business accounting software — use it.
179. GST registration is mandatory if your contract income exceeds AUD 75,000 per year.
180. The Big Four consulting firms (Deloitte, PwC, EY, KPMG) all hire Indian IT professionals actively.
181. Indian IT companies (TCS, Infosys, Wipro, HCL) have large Australian operations — a familiar entry point.
182. Banking sector IT in Sydney and Melbourne pays premium rates — target if you have relevant experience.
183. Government cybersecurity roles in Canberra pay well and have strong career progression — consider if eligible.
184. Security clearance (NV1 level) requires Australian citizenship — plan for this if government sector interests you.
185. Canberra's IT job market is heavily government-dependent — research carefully before committing to this city.

186. Melbourne has a stronger startup ecosystem than commonly perceived — good for those seeking innovation environments.
187. Brisbane is underrated — growing tech sector, lower cost of living, excellent lifestyle.
188. Perth's mining technology sector pays very well for the right profiles — SAP, SCADA, IoT experience valued.
189. Adelaide's tech sector is smaller but growing — competition for roles is lower and quality of life is excellent.
190. Remote work options are widely available in Australian IT — geographic flexibility is real.
191. Australia's NDIS (National Disability Insurance Scheme) is generating significant IT project work — a growth sector.
192. HealthTech is growing rapidly — digital health, telehealth, and AI diagnostics are areas of strong demand.

RR.4 Long-Term Success — Tips 76-100

193. Compare your superannuation fund annually — fees and performance vary enormously between funds.
194. The YourSuper comparison tool at ato.gov.au is free and takes 10 minutes — use it.
195. Lifetime Health Cover loading of 2% per year applies for every year over 30 you delay hospital cover — calculate your exposure.
196. Buy residential property when you have 20% deposit, stable employment, and genuine knowledge of the suburb.
197. Do not rush into property — 1-2 years of rental allows you to know the city properly before committing.
198. The First Home Owner Grant is available to PR holders for new or substantially renovated properties — check eligibility.
199. Stamp duty is a significant transaction cost — factor it into your property budget (can be AUD 30,000-80,000).
200. OCI (Overseas Citizenship of India) card is available after taking Australian citizenship — apply through the Indian High Commission.
201. OCI gives visa-free, unlimited-entry access to India for life — it is invaluable and underutilised.
202. Renew your Australian passport before expiry — international travel with an expired passport is impossible.
203. An Australian passport provides visa-free access to 180+ countries — use it.
204. Keep your Australian citizenship evidence documents secure — these cannot easily be replaced.
205. Keep copies of all immigration documents permanently — skills assessments, visa grants, citizenship certificates.
206. Teach your children about both their Indian and Australian heritage — dual cultural identity is a gift.
207. Hindi, Tamil, Telugu, Marathi — maintaining your language at home enriches your children's lives and can earn them NAATI credits.
208. The Indian community in Australia is extraordinarily supportive — give back when you are settled.
209. Mentoring newly arrived professionals takes 2 hours per month and changes someone's trajectory.

210. Sharing your migration story on LinkedIn costs nothing and helps thousands of people on the same path.
211. After 5 years in Australia, revisit your migration strategy — many families sponsor parents and siblings.
212. Parent visa costs are significant (AUD 47,000+ per parent in VAC alone) — plan and save for this well in advance.
213. Your Indian property — whether to sell or retain — is a significant financial decision; consult an NRI-specialist accountant.
214. Australian tax law and Indian tax law both apply to NRIs — the India-Australia DTAA protects against double taxation.
215. The Australian passport does not expire your cultural identity — you are Indian and Australian simultaneously.
216. The journey from your first IELTS test in India to your Australian citizenship ceremony will be one of the defining chapters of your life.
217. You are not migrating alone — tens of thousands of Indian IT professionals have walked this exact path. They succeeded. You will too.

Appendix SS: State-by-State IT Employment Outlook 2026

This appendix provides a current employment outlook for IT professionals in each Australian state and territory, helping you make an informed choice about your destination.

SS.1 New South Wales — Tech Capital of Australia

Sydney remains Australia's dominant technology hub. The financial services sector (CBA, ANZ, Westpac, NAB, Macquarie, insurance majors) is the largest IT employer by headcount. The startup and scale-up ecosystem in Surry Hills, Pyrmont, and the CBD continues to grow. Government technology transformation projects generate consistent demand for contract IT professionals.

| Sector | Key IT Demand Areas |
|-----------------------|---|
| Financial Services | Cloud migration, cybersecurity, data engineering, API banking, AI/ML for credit and fraud |
| Government (state) | Digital services transformation, legacy system modernisation, cybersecurity uplift |
| Consulting | All major consulting firms active — Accenture, Deloitte, IBM, Capgemini, Cognizant |
| Startups/Scaleups | Fintech, proptech, healthtech, edtech — engineering roles across all stacks |
| Retail and E-Commerce | Woolworths, Coles, David Jones — digital, data, and platform roles |

Median commute to IT job hubs: Parramatta (30 min from Hills District), CBD (variable — 20-60 min by train from most suburbs). Parking is expensive — public transport or cycling recommended for CBD roles.

SS.2 Victoria — Innovation Hub and Liveability Capital

Melbourne's technology sector is diverse and growing. The city has a strong reputation for innovation, with Atlassian, Seek, REA Group, and Xero all headquartered or with major Melbourne operations. The university sector (Melbourne, Monash, RMIT) generates a pipeline of IT graduates that keeps the talent pool active.

| Sector | Key IT Demand Areas |
|------------------------|--|
| Financial Services | All four major banks have Melbourne operations — data, cloud, digital channels |
| Government (state) | Significant digital transformation — Service Victoria, DH, DET IT projects |
| Technology companies | Atlassian, Seek, REA Group, Xero, Carsales — product engineering |
| Healthcare and MedTech | Epworth, Alfred, Medibank — digital health, telehealth, clinical systems |
| Education | Major universities — IT support, research IT, online learning platforms |

SS.3 Queensland — Growing Tech Scene

Brisbane is the fastest-growing major city in Australia and is hosting the 2032 Olympic Games — a major infrastructure and technology project driver through the late 2020s. The Queensland government has invested heavily in technology infrastructure and digital services.

| Sector | Key IT Demand Areas |
|--------------------------------|---|
| Government (state and federal) | Smart Queensland strategy — digital services, cybersecurity, data analytics |
| Infrastructure | Olympics-related technology projects, transport IT, smart city |
| Gaming and creative tech | Brisbane has a growing gaming industry cluster |
| AgriTech and ResourcesTech | Agricultural data, precision farming, resource sector IT |
| Healthcare | Queensland Health — major digital health IT projects |

SS.4 South Australia — Strategic Choice for IT Professionals

Adelaide is consistently underrated and overperforms on quality of life. The South Australian government has made technology attraction a strategic priority, with programs to bring international IT companies and talent to the state.

| Sector | Key IT Demand Areas |
|--------------------|---|
| Defence | BAE Systems, ASC, Raytheon — defence technology, systems engineering, cybersecurity |
| Government (state) | Service SA digital transformation, DIT, Renewal SA projects |
| Space tech | Adelaide hosts the Australian Space Agency headquarters — growing sector |
| Higher education | University of Adelaide, UniSA, Flinders — research IT, data management |
| Startups | Growing startup ecosystem — Lot Fourteen precinct is a focus for tech companies |

Note for Indian IT professionals: Adelaide's tech sector is smaller but less competitive. Salary levels are lower than Sydney/Melbourne but cost of living is significantly lower. Quality of life metrics consistently rank Adelaide highly.

SS.5 Western Australia — Resources and Energy Technology

Perth's technology sector is dominated by the resources industry but is diversifying. The combination of high mining sector salaries and lower cost of living than Sydney/Melbourne makes Perth attractive for experienced IT professionals.

| Sector | Key IT Demand Areas |
|----------------------|---|
| Mining and Resources | BHP, Rio Tinto, Fortescue — autonomous systems, IoT, SAP, SCADA, data analytics |
| Energy | Woodside Energy, Santos — oil and gas IT, renewable energy systems |

| | |
|--------------------|---|
| Government (state) | WA Government digital transformation projects |
| Healthcare | WA Health — major healthcare IT projects |
| Construction | Major infrastructure projects — project management systems, BIM, digital delivery |

SS.6 Australian Capital Territory — Government IT Heartland

Canberra is a unique market. The dominant employer is the federal government and its contractors. IT professionals who thrive in Canberra are typically comfortable with government-sector project management, policy-aligned technology delivery, and enterprise-scale systems.

| Sector | Key IT Demand Areas |
|--------------------------|---|
| Federal Government | ATO, DHA, Defence, DTA, Services Australia — all major IT employers |
| Defence and Intelligence | ASD, ACSC, Defence intelligence — highest-clearance IT roles |
| Consulting to Government | All major consulting firms active — Leidos, Unisys, DXC, Deloitte, KPMG |
| University | ANU, UC — research IT, data management, academic systems |

Note: Many high-value Canberra IT roles require Australian citizenship and security clearance. As a new PR holder transitioning toward citizenship, plan your Canberra career strategy accordingly — citizenship opens a significantly larger opportunity set.

Appendix TT: Salary, Tax and Superannuation Calculator Guide

This appendix provides worked examples and guidance for calculating your net take-home pay and total employment cost in Australia.

TT.1 Worked Example — Software Engineer, AUD 140,000 Base Salary (Sydney, 2025-26)

| Item | Amount (AUD) |
|---|------------------------|
| Gross base salary | 140,000 |
| Superannuation (11% employer contribution — on top of salary) | 15,400 |
| Total employment cost to employer | 155,400 |
| Federal income tax (approximate — on 140,000) | -(40,567) |
| Medicare Levy (2%) | -(2,800) |
| Medicare Levy Surcharge (if no private hospital cover — 1%) | -(1,400) — avoidable |
| Net take-home pay (approx., after tax and levies) | ~95,000-97,000 |
| Monthly net take-home (approx.) | ~7,900-8,100 per month |
| Superannuation accumulating separately | +15,400 per year |

Note: This is an approximation. Actual tax depends on deductions, offsets, and individual circumstances. Use the ATO tax withheld calculator at ato.gov.au for precise calculations.

TT.2 Worked Example — IT Contractor, AUD 1,000/Day (Sydney, 240 Days)

| Item | Amount (AUD) |
|---|---|
| Gross contract income (240 days x 1,000) | 240,000 |
| Less: GST collected and remitted (if GST registered) | Not applicable — most IT contractors charge ex-GST to registered businesses |
| Less: Business expenses (laptop, software, insurance, home office, training, super — self-funded) | -(20,000-35,000 estimated) |
| Net taxable income (approx.) | ~205,000-220,000 |
| Federal income tax on 210,000 (approx.) | -(79,000-83,000) |
| Medicare Levy | -(4,200) |
| Net after-tax (approx.) | ~125,000-135,000 |
| Note: No employer super — self-funded super contributions recommended | Contribute AUD 10,000-27,500 to super voluntarily (concessional contribution cap) |

At 1,000 per day for 240 days, even after taxes and expenses, a contractor typically nets AUD 125,000-135,000 — significantly more than a permanent AUD 140,000 salary employee after tax (approximately AUD 97,000 net). The trade-off is no employer-paid leave or job security.

TT.3 Superannuation Calculator — Projected Balance

| Scenario | Projected Super Balance at Age 60 |
|---|-------------------------------------|
| Start age 30, salary AUD 120,000, 11% super, 7% investment return | Approximately AUD 700,000-800,000 |
| Start age 30, salary AUD 150,000, 11% super, 7% investment return | Approximately AUD 900,000-1,000,000 |
| Start age 35, salary AUD 130,000, 11% super, 7% investment return | Approximately AUD 500,000-600,000 |
| Start age 40, salary AUD 140,000, 11% super, 7% investment return | Approximately AUD 350,000-450,000 |

These are rough projections assuming constant salary and investment return. Actual outcomes will vary based on salary growth, investment performance, and fees. Use the government MoneySmart superannuation calculator at moneysmart.gov.au for personalised projections.

Your Next Step

You now have the complete roadmap. The question is: what will you do with it?

Australian migration for IT professionals is not a lottery — it is a strategy game. The people who succeed are those who calculate their score accurately, address their weakest points systematically, and execute their plan with discipline.

If you found this book valuable, there are two things you can do right now:

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PART II

MIGRATION TO CANADA

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PART II

IT PROFESSIONALS MIGRATION TO CANADA

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Chapter 21: Canada's Immigration Landscape — The Big Picture for IT

Canada has, since 2015, operated one of the world's most sophisticated immigration systems — one specifically designed to attract skilled talent in high-demand occupations. The technology sector has been a primary beneficiary of this policy direction. For Indian IT professionals, Canada represents a well-trodden, data-rich pathway with a strong Indian diaspora, vibrant tech hubs, and a federal government that has explicitly identified technology workers as a priority.

Understanding the Canadian immigration system requires understanding its dual federal-provincial structure, the central role of Immigration, Refugees and Citizenship Canada (IRCC), and the mechanics of the Express Entry system that governs most skilled worker permanent residence applications.

21.1 The Federal-Provincial Immigration Structure

Canada's immigration powers are shared between the federal government and the provinces and territories under Section 95 of the Constitution Act. This creates a layered system:

- Federal programs (IRCC) — Express Entry, Federal Skilled Worker (FSW), Federal Skilled Trades (FST), Canadian Experience Class (CEC), and the Atlantic Immigration Program
- Provincial Nominee Programs (PNP) — each province runs its own nomination program with unique streams, occupation lists, and criteria
- Quebec — has its own entirely separate immigration system under the Canada-Quebec Accord; not covered in detail in this book

For most Indian IT professionals, the primary pathway is Express Entry — either directly through federal draws, or via provincial nomination that adds 600 CRS points and virtually guarantees an invitation.

21.2 Immigration, Refugees and Citizenship Canada (IRCC)

IRCC is the federal department responsible for Canadian immigration policy, visa processing, and citizenship. Key functions relevant to IT professionals:

| IRCC Function | Relevance to IT Professionals |
|---------------------------------|--|
| Express Entry system management | Manages the pool of skilled worker profiles and issues Invitations to Apply (ITAs) |
| NOC classification | Determines which occupations are eligible for federal skilled migration |
| Processing time targets | IRCC publishes service standard of 6 months for complete Express Entry applications |
| Policy announcements | IRCC regularly updates occupation lists, CRS cut-offs, and program rules — monitoring is essential |
| LMIA exemption management | International Mobility Program including Global Talent Stream |
| Citizenship applications | Processes citizenship applications after PR eligibility met |

21.3 The Role of Technology in Canadian Immigration Policy

The Canadian government has made technology talent attraction an explicit policy priority:

- The Global Talent Stream (GTS) — a fast-track work permit program specifically designed to bring senior technology talent to Canada in 2 weeks
- Category-based Express Entry selections — since 2023, IRCC has run occupation-specific draws targeting STEM and technology occupations
- Tech talent strategy — multiple federal and provincial programs have been specifically designed to attract software engineers, data scientists, cybersecurity specialists, and AI researchers
- Atlantic Immigration Program — specifically targeted tech talent to Atlantic Canadian provinces
- Startup Visa Program — for technology entrepreneurs building innovative companies in Canada

21.4 The Express Entry System — How It Works

Express Entry is Canada's flagship skilled worker selection system, launched in January 2015. It is a pool-based system: candidates create profiles, receive a Comprehensive Ranking System (CRS) score, and are invited to apply for permanent residence through periodic draws.

| Step | Action |
|---------------------------------|--|
| 1. Determine eligibility | Must qualify under FSW, CEC, or FST program criteria |
| 2. Create Express Entry profile | Submit profile through IRCC's online portal with personal details, education, work experience, language scores |
| 3. Receive CRS score | System calculates your score based on age, education, language, work experience, and other factors |
| 4. Enter the pool | Profile is active for 12 months — update if circumstances change |
| 5. Invitation to Apply (ITA) | IRCC issues ITAs to highest-ranked candidates in regular draws |
| 6. Apply for PR | 60 days to submit complete application after ITA — document-heavy process |
| 7. Receive PR | IRCC service standard: 6 months for complete applications |

21.5 Occupation-Based Category Draws — Game Changer for IT

Since May 2023, IRCC has run occupation-specific category draws alongside general CRS draws. Category draws target candidates with experience in:

- STEM occupations (specifically including software engineers, systems designers, computer engineers, database analysts, cybersecurity specialists, data scientists)
- Healthcare occupations
- French language proficiency
- Trade occupations

Critically, category draws have invited candidates at lower CRS scores than general draws — software engineers and IT specialists have received invitations in draws where the cut-off was 20-50 points lower than the general pool cut-off. This is a structural advantage for IT professionals that did not exist before 2023.

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Category-based Express Entry draws have fundamentally changed the Canada strategy for IT professionals. Before 2023, a software engineer with a CRS of 460 would likely wait indefinitely for a general draw. Since 2023, they may receive an ITA in a STEM category draw at 440-460. Indian IT professionals calculating their Canada prospects must account for category draw history — not just general draw cut-offs.

Chapter 22: Which IT Occupations Qualify — NOC TEER Codes for Tech

The National Occupational Classification (NOC) system is Canada's equivalent of Australia's ANZSCO system. It classifies every occupation in Canada into Training, Education, Experience and Responsibilities (TEER) categories. For immigration purposes, NOC TEER 0, 1, and 2 occupations are eligible for Express Entry's Federal Skilled Worker program.

The NOC system was significantly revised in November 2022 — the old 4-digit NOC codes were replaced with new 5-digit TEER-based codes. If you are using older resources that reference codes like 2173 or 2174, be aware these have changed.

22.1 The TEER Classification System

| TEER Level | Qualification Typical Requirement | Examples |
|------------|---|--|
| TEER 0 | Management occupations | ICT Project Managers, IT Directors — management experience required |
| TEER 1 | University degree (bachelor's or higher) | Software engineers, systems analysts, data scientists, cybersecurity specialists |
| TEER 2 | College diploma or apprenticeship (2+ years) | Computer and network technicians, user support technicians |
| TEER 3 | College diploma or apprenticeship (less than 2 years) | Lower-skilled technical roles — generally not IT-relevant for professionals |

22.2 Core IT Occupations — NOC Codes (2021 System)

| NOC Code | Occupation Title | TEER | EE Eligible? |
|----------|--|------|----------------|
| 21211 | Data scientists | 1 | Yes — FSW, CEC |
| 21220 | Cybersecurity specialists | 1 | Yes — FSW, CEC |
| 21221 | Business systems specialists | 1 | Yes — FSW, CEC |
| 21222 | Information systems specialists | 1 | Yes — FSW, CEC |
| 21230 | Computer systems developers and programmers | 1 | Yes — FSW, CEC |
| 21231 | Software engineers and designers | 1 | Yes — FSW, CEC |
| 21232 | Software developers and programmers | 1 | Yes — FSW, CEC |
| 21233 | Web designers | 2 | Yes — FSW, CEC |
| 21234 | Web developers and programmers | 1 | Yes — FSW, CEC |
| 21310 | Electrical and electronics engineers | 1 | Yes — FSW, CEC |
| 21311 | Computer engineers (except software engineers) | 1 | Yes — FSW, CEC |
| 21321 | Telecommunications carriers managers | 0 | Yes |
| 22220 | Computer network technicians | 2 | Yes — FSW, CEC |

| | | | |
|-------|--|---|----------------|
| 22221 | User support technicians | 2 | Yes — FSW, CEC |
| 22222 | Information systems testing technicians | 2 | Yes — FSW, CEC |
| 10011 | IT and telecom senior managers | 0 | Yes — FSW |
| 10019 | IT project managers | 0 | Yes — FSW |
| 21223 | Database analysts and data administrators | 1 | Yes — FSW, CEC |
| 21212 | GIS specialists and cartographers | 1 | Yes — FSW, CEC |
| 21219 | Other professional occupations in natural and applied sciences | 1 | Yes — FSW, CEC |

22.3 NOC Mapping — Your Actual Role to the Best NOC Code

Just as ANZSCO mapping is critical in Australia, NOC mapping is equally critical for Canada. Your job title does not need to match the NOC title exactly — your duties must align with the NOC lead statement and main duties.

| Your Actual Role | Recommended NOC Code |
|--|--|
| Software Engineer (backend, full-stack) | 21231 — Software engineers and designers |
| Software Developer | 21232 — Software developers and programmers |
| DevOps / Platform Engineer | 21231 or 21232 depending on primary duties |
| Data Scientist | 21211 — Data scientists |
| Machine Learning Engineer | 21211 or 21231 depending on primary duties |
| Cloud Architect / Solutions Architect | 21311 — Computer engineers OR 21221 — Business systems specialists |
| Cloud Engineer / SRE | 21231 or 22220 depending on level |
| Cybersecurity Analyst / Specialist | 21220 — Cybersecurity specialists |
| ICT Business Analyst | 21221 — Business systems specialists |
| Systems Analyst | 21222 — Information systems specialists |
| Database Administrator / Data Engineer | 21223 — Database analysts and data administrators |
| Network Engineer / Network Administrator | 22220 — Computer network technicians (TEER 2) |
| Web Developer (full-stack, frontend) | 21234 — Web developers and programmers |
| IT Project Manager / Scrum Master | 10019 — IT project managers (TEER 0) |
| QA Engineer / Software Tester | 22222 — Information systems testing technicians |
| Product Manager (tech-focused) | 21221 — Business systems specialists |
| AI/ML Researcher | 21211 — Data scientists |
| BI Developer / Analytics Engineer | 21223 or 21211 depending on primary duties |

22.4 ECA — Educational Credential Assessment for Canada

Unlike Australia where the ACS assesses both qualifications and work experience together, Canada separates these. For Express Entry, you need:

- Educational Credential Assessment (ECA) — confirms your Indian degree is equivalent to a Canadian credential
- Language test (IELTS or CELPIP for English; TEF or TCF for French)
- Work experience self-assessed and documented separately

ECA Designating Bodies for IT Professionals:

| ECA Body | Best For |
|--|--|
| WES (World Education Services) | Most popular — widely accepted — computer science, engineering, IT degrees |
| ICES (International Credential Evaluation Service) | BC-focused — good for BC-bound applicants |
| IQAS (International Qualifications Assessment Service) | Alberta-focused |
| NIES (National Institute of Education Sciences) | General use |
| Comparative Education Service (CES) | University of Toronto — strong reputation |

WES is the dominant choice for Indian IT professionals. Processing time: 7-14 business days for standard, 3-5 days for premium (at additional cost). Always use the 'ECA for IRCC' service, not the 'credential evaluation' service — they are different products.

CANADIAN LAWYER'S INSIGHT

A critical mistake Indian IT professionals make: submitting ECA applications with unofficial transcripts or documents that don't match the name on their passport (e.g., middle name discrepancy). IRCC compares documents meticulously — any inconsistency in name spelling, date of birth, or institution name between your ECA, language test, and Express Entry profile triggers delays or misrepresentation findings. Get all documents to match perfectly before applying.

Chapter 23: Express Entry CRS Masterclass — Maximise Your Score

The Comprehensive Ranking System (CRS) is the scoring engine of Express Entry. Your CRS score determines your position in the Express Entry pool and, ultimately, whether and when you receive an ITA. Understanding every point factor and optimising your profile is the single most important activity in your Canada migration strategy.

23.1 The CRS Point Structure — Overview

CRS scores can reach a maximum of 1,200 points. In practice, candidates without a provincial nomination or job offer score in the 400-550 range. Here is the full breakdown:

| CRS Factor | Maximum Points |
|---|--|
| Core/human capital factors (age, education, language, Canadian work exp) | 460 (single) / 500 (with spouse) |
| Spouse or common-law partner factors | 40 |
| Skill transferability factors | 100 |
| Additional points (job offer, PNP, French, Canadian education, sibling in Canada) | Up to 600 (PNP nomination = 600 alone) |

23.2 Core Human Capital Factors — Detailed Breakdown

| Factor | Category | Single | With Spouse |
|-----------|--|-----------|-------------|
| Age | Under 18 or over 45 | 0 | 0 |
| Age | 18-35 | 110 (max) | 100 (max) |
| Age | 36 | 99 | 90 |
| Age | 37 | 88 | 80 |
| Age | 38 | 77 | 70 |
| Age | 39 | 66 | 60 |
| Age | 40 | 44 | 40 |
| Age | 41 | 33 | 28 |
| Age | 42 | 22 | 19 |
| Age | 43 | 11 | 9 |
| Age | 44 | 5 | 5 |
| Education | PhD or two+ degrees (at least one 3-yr degree) | 150 | 140 |
| Education | Master's or professional degree | 135 | 126 |
| Education | Two+ degrees (at least one 3-yr) | 128 | 119 |
| Education | 3+ year bachelor's degree | 120 | 112 |

| | | | |
|------------------------|----------------------------------|----------------------------------|----|
| Education | 2-year bachelor's degree | 98 | 91 |
| Education | 1-year bachelor's degree | 90 | 84 |
| Education | 3-year diploma/trade certificate | 84 | 78 |
| Education | 1-2 year diploma | 72 | 67 |
| Education | High school | 30 | 28 |
| 1st Language (English) | CLB 10+ all bands | 136 (single) / 128 (with spouse) | — |
| 1st Language (English) | CLB 9 all bands | 124 / 116 | — |
| 1st Language (English) | CLB 8 all bands | 110 / 102 (with spouse) | — |
| 1st Language (English) | CLB 7 all bands | 84 / 76 | — |
| 2nd Language (French) | CLB 7+ | 50 bonus | — |
| Canadian Work Exp | 1 year in TEER 0/1/2/3 | 40 | 38 |
| Canadian Work Exp | 2-3 years | 53 | 49 |
| Canadian Work Exp | 4-5 years | 64 | 58 |
| Canadian Work Exp | 5+ years | 72 | 64 |

23.3 Skill Transferability Factors — Up to 100 Points

Skill transferability factors reward combinations of strong skills. For IT professionals, the most valuable combinations are:

| Combination | Points |
|--|---|
| Good education + CLB 7+ first language | Up to 50 points |
| Good education + 1+ year Canadian work experience | Up to 50 points |
| Foreign work experience + CLB 7+ first language | Up to 50 points |
| Foreign work experience + 1+ year Canadian work experience | Up to 50 points |
| Certificate of qualification (trades) + CLB 5+ | Up to 50 points — not typically IT-relevant |

Maximum skill transferability: 100 points total across all categories combined.

23.4 Additional Points — The Biggest Score Boosters

| Additional Factor | Points |
|--|----------------------------------|
| Provincial Nomination Certificate | 600 (essentially guarantees ITA) |
| Arranged employment — TEER 0 senior manager | 200 |
| Arranged employment — TEER 0/1/2/3 (other) | 50 |
| Canadian education — 2+ year post-secondary degree | 30 |
| Canadian education — 1-year post-secondary program | 15 |

| | |
|---|----|
| Sibling in Canada (citizen or PR) | 15 |
| French language skills — CLB 7+ in French + CLB 5+ in English | 50 |
| French language skills — CLB 7+ in French only (no English requirement) | 25 |

23.5 Realistic CRS Profiles for Indian IT Professionals

The following profiles represent common scenarios. Study these carefully to understand where you fit and what you can do to improve.

| Profile | Approximate CRS Score |
|---|---|
| Age 28, Bachelor's CS, IELTS CLB 9, 4yr India exp, single | ~430-450 |
| Age 28, Master's CS, IELTS CLB 9, 4yr India exp, single | ~460-480 |
| Age 28, Master's CS, IELTS CLB 10, 4yr India exp, single | ~480-500 |
| Age 30, Bachelor's CS, IELTS CLB 9, 4yr India + 1yr Canada exp, single | ~480-500 |
| Age 30, Master's CS, IELTS CLB 9, 4yr India + 2yr Canada, single | ~510-530 |
| Age 27, Bachelor's CS, IELTS CLB 9, 3yr India exp, married + spouse CLB 7 | ~420-440 with spouse factors |
| Age 32, Bachelor's CS, IELTS CLB 9, 8yr India exp, single | ~400-420 — age penalty begins |
| Age 35, Master's CS, IELTS CLB 9, 10yr India exp, single | ~370-400 — age significantly reducing score |
| Any profile + Provincial Nomination | +600 — essentially guaranteed ITA |
| Any profile + arranged employment TEER 1 | +50 — meaningful boost |

23.6 The Five Fastest Ways to Add CRS Points

218. Improve IELTS to CLB 10 (IELTS 8.0 in all bands) — worth 12-26 extra points in language score
219. Complete one year of Canadian work experience (if already in Canada on work permit) — adds 40-72 points
220. Pursue a provincial nomination — adds 600 points and essentially guarantees ITA
221. Earn a Canadian Master's degree or diploma — adds 15-30 points for Canadian education
222. Get a sibling to become Canadian citizen or PR — adds 15 points

CANADIAN LAWYER'S INSIGHT

The single most commonly misunderstood CRS factor: language test validity. IELTS/CELPIP scores for Express Entry are valid for only 2 years from the test date. If your

score expires while you are in the pool, your profile becomes invalid. I have seen clients wait for 18 months, get close to a draw cut-off, and then have their profile invalidated by an expired language test. Rebook your test before it expires — do not gamble on receiving an ITA before expiry.

Chapter 24: Federal Skilled Worker vs Canadian Experience Class

Express Entry manages three immigration programs: the Federal Skilled Worker (FSW), Canadian Experience Class (CEC), and Federal Skilled Trades (FST). For IT professionals, only FSW and CEC are relevant. Understanding which program you qualify for — and which gives you the best CRS score — is critical.

24.1 Federal Skilled Worker (FSW) — For India-Based IT Professionals

FSW is designed for skilled workers with foreign (outside Canada) work experience who want to immigrate to Canada as permanent residents. This is the primary pathway for IT professionals still in India or working in a third country (USA, UAE, Singapore, Australia).

FSW Minimum Requirements:

- At least 1 year of continuous full-time (or equivalent part-time) skilled work experience in the past 10 years — in a NOC TEER 0, 1, 2, or 3 occupation
- Language proficiency: CLB 7 in all four abilities (listening, reading, writing, speaking) — equivalent to IELTS 6.0 in all bands
- Educational credential assessment (ECA) if educated outside Canada
- Sufficient settlement funds (unless you have a valid job offer or are currently working legally in Canada)

FSW Settlement Funds Required (2026 — approximate):

| Family Size | Funds Required (CAD) |
|-------------------|----------------------|
| 1 person (single) | 14,690 |
| 2 persons | 18,288 |
| 3 persons | 22,483 |
| 4 persons | 27,297 |
| 5 persons | 30,690 |
| 6 persons | 34,917 |

Note: These amounts are updated annually. Verify current amounts at ircc.canada.ca. You must have these funds available at time of application and able to be verified — they cannot be borrowed specifically for the immigration application.

24.2 Canadian Experience Class (CEC) — For IT Professionals Already in Canada

CEC is designed for temporary workers already in Canada who want to transition to permanent residence. It is the fastest route to PR for those who are already in the Canadian system on a work permit.

CEC Minimum Requirements:

- At least 1 year of skilled work experience in Canada in the past 3 years — in a NOC TEER 0, 1, or 2 occupation
- Work experience must be on a valid work permit (PGWP, employer-specific, or open work permit)
- Language: CLB 7 for TEER 0 or 1 occupations; CLB 5 for TEER 2 or 3
- Intent to reside outside Quebec (CEC is not available for Quebec)

24.3 Key Differences — FSW vs CEC

| Factor | FSW | CEC |
|--------------------------|--|--|
| Where you apply from | Any country — including India | Must have Canadian work experience |
| Work experience location | Outside Canada (or combination) | Must be in Canada |
| Minimum experience | 1 year in past 10 years | 1 year in past 3 years — stricter recency requirement |
| Language minimum | CLB 7 (IELTS 6.0) | CLB 7 (TEER 0/1) or CLB 5 (TEER 2/3) |
| CRS scoring difference | Foreign work experience adds some points | Canadian work experience adds significantly more points (40-72 vs 13-25 for foreign) |
| Settlement funds | Required (unless job offer) | Not required |
| Typical use case | Indian IT professional applying from India | Indian IT professional on PGWP or work permit in Canada |

24.4 Bridging Open Work Permits and Implied Status

For IT professionals currently in Canada on work permits who are transitioning through the immigration process, two concepts are critical:

Bridging Open Work Permit (BOWP):

If your work permit is expiring while your Express Entry application is in processing, you can apply for a Bridging Open Work Permit to continue working legally. Eligibility:

- You are in Canada on a valid work permit
- You have received an ITA and submitted a complete PR application
- Your current work permit expires within the next 4 months

Implied Status:

If you apply to extend your work permit before it expires, you can continue working in Canada under the same conditions while your extension application is pending — even after your current permit's expiry date. This is called 'implied status.'

Implied status does NOT mean you can ignore the expiry of your work permit — you must have applied for an extension before the expiry date for implied status to apply.

CANADIAN LAWYER'S INSIGHT

The implied status concept trips up many Indian IT professionals who change employers while their work permit extension is pending. If you are on implied status and change jobs without ensuring your new employment is authorised under your work permit conditions (or under an LMIA-exempt category), you may be working without authorisation — a misrepresentation risk that can affect your PR application. Always get specific legal advice before changing employers during any work permit extension period.

Chapter 25: Provincial Nominee Programs (PNP) for IT Professionals

The Provincial Nominee Program (PNP) is one of the most strategically important tools in the Canadian immigration toolkit. A provincial nomination certificate adds 600 CRS points — which effectively guarantees an ITA in the next Express Entry draw. For IT professionals whose CRS score falls in the 440-490 range, a well-executed PNP strategy can be the difference between waiting indefinitely and getting PR within 12-18 months.

25.1 How PNPs Work with Express Entry

Most provincial PNP streams are now 'enhanced' — meaning successful nominees are entered into the Express Entry pool with 600 additional CRS points, guaranteeing an ITA. The process:

223. Submit an Expression of Interest to the relevant provincial stream
224. Province selects candidates from its pool and issues a Notification of Interest (NOI) or directly issues a nomination
225. Accept the nomination — you must commit to living and working in the nominating province
226. IRCC adds 600 CRS points to your profile
227. Receive ITA at next Express Entry draw
228. Submit complete PR application within 60 days
229. Receive PR — typically 6-12 months after submission

25.2 Ontario — Tech-Driven PNP

Ontario is Canada's technology hub. Toronto and the broader Greater Golden Horseshoe region is home to Canada's largest concentration of technology companies, financial services firms, and consulting organisations. The Ontario Immigrant Nominee Program (OINP) is the largest provincial nomination program in Canada.

Key OINP Streams for IT Professionals:

| Stream | Details |
|--------------------------------------|---|
| Human Capital Priorities (HCP) | Ontario draws from the Express Entry pool targeting profiles with NOC TEER 0/1/2 occupations. No job offer required. Ontario selects candidates with high CRS scores — typically 440+ for IT occupations. |
| Employer Job Offer — Foreign Worker | Requires job offer from Ontario employer (must be full-time, permanent, NOC TEER 0/1/2). Good for IT professionals with Ontario job offer in hand. |
| Masters Graduate | For graduates of Ontario master's programs — strong pathway for recent Canadian graduates in IT. |
| PhD Graduate | For Ontario PhD graduates — relevant for AI/ML researchers. |
| International Student with Job Offer | For recent graduates of Ontario colleges and universities with job offer. |

25.3 British Columbia — Tech Sector Champion

British Columbia (BC) and its BC Provincial Nominee Program (BC PNP) has specific streams designed for technology workers. Vancouver is Canada's second-largest tech hub, home to major Amazon, Microsoft, Google, and Apple engineering offices.

Key BC PNP Streams for IT:

| Stream | Details |
|--|---|
| Skills Immigration — Skilled Worker | Job offer from BC employer in eligible occupation. BC has consistently included most IT NOC codes. |
| Tech Pilot (within Skills Immigration) | Specific technology occupations receive priority processing — approximately 35 in-demand tech NOCs receive 2-week processing under the BC PNP Tech Pilot. |
| International Graduate | For graduates of recognised BC post-secondary institutions with a BC job offer. |
| Express Entry BC — Skilled Worker | Draws from Express Entry pool for candidates with BC job offer or connection to BC. |

BC PNP Tech Pilot occupations include software engineers, computer systems developers, web developers, cybersecurity specialists, data scientists, and network administrators — essentially all core IT roles.

25.4 Alberta — Growing Tech Destination

Alberta's Advantage Immigration Program (AIP) has become increasingly active in targeting IT professionals. Calgary and Edmonton have growing technology sectors, particularly in energy technology, agritech, and AI.

Key AIP Streams for IT:

| Stream | Details |
|----------------------------------|--|
| Alberta Opportunity Stream (AOS) | For temporary foreign workers currently in Alberta in eligible occupations — includes IT NOC codes. Requires 3 months employment in Alberta. |
| Alberta Express Entry Stream | Draws from EE pool for candidates with connection to Alberta — typically requires Alberta job offer or study/work history in Alberta. |
| Rural Renewal Stream | For those willing to settle in rural Alberta — IT professionals who can work remotely qualify if settling in eligible community. |

25.5 Saskatchewan — Accessible IT Pathway

Saskatchewan's Immigrant Nominee Program (SINP) is consistently one of the more accessible PNP programs for IT professionals with moderate CRS scores.

Key SINP Streams for IT:

- Express Entry sub-category — draws from the federal pool for candidates with connection to Saskatchewan or who express interest in Saskatchewan
- International Skilled Worker — Occupation In-Demand — for IT professionals in eligible occupations; does not always require a job offer
- Saskatchewan also has a growing agricultural technology and remote services sector creating IT demand outside of major centres

25.6 Atlantic Immigration Program (AIP)

The Atlantic Immigration Program targets skilled workers to New Brunswick, Nova Scotia, Prince Edward Island, and Newfoundland and Labrador. These provinces are smaller and less competitive for nominations — making AIP a strong option for IT professionals who are flexible about destination.

- Requires a job offer from a designated employer in an Atlantic province
- No minimum CRS score — employer-driven, not points-competition driven
- Strong pathway for IT professionals who can find remote-friendly Atlantic employers
- Living costs in Atlantic Canada are significantly lower than Toronto or Vancouver

CANADIAN LAWYER'S INSIGHT

The most common PNP mistake I see: candidates rush to apply for PNP without first checking whether the provincial stream is actually open, whether their occupation is listed, and whether their profile meets the undisclosed internal ranking criteria. Most provinces do not publish the exact selection criteria for non-job-offer streams — they select from pools based on unpublished scoring. A rejected PNP application wastes months. Before applying to any PNP stream, use official OINP/BC PNP/SINP portals to verify current invitation status and occupation eligibility.

Chapter 26: Employer Pathways — Global Talent Stream, LMIA & ICT

Not all Canadian immigration pathways run through Express Entry or PNP. Employer-sponsored pathways provide an alternative route — particularly for IT professionals who receive Canadian job offers or who work for multinational companies with Canadian operations.

26.1 The Global Talent Stream (GTS) — Fast-Track for Tech

The Global Talent Stream is Canada's signature technology talent program — a work permit pathway (not PR directly) that processes applications in 2 weeks. It was launched in 2017 and has been a significant tool for Canadian technology employers to hire globally.

GTS Category A — Unique and Specialized Talent:

For candidates referred by a designated referring organisation (e.g., a Canadian accelerator, business incubator, or venture capital firm) for unique and specialised talent that is hard to recruit from the domestic labour market.

GTS Category B — In-Demand Occupations:

For candidates in specific high-demand occupations on the Global Talent Occupations List. This list includes:

| NOC Code | Occupation |
|-------------|--|
| 21211 | Data scientists |
| 21220 | Cybersecurity specialists |
| 21221 | Business systems specialists |
| 21222 | Information systems specialists |
| 21230-21234 | Computer systems developers, software engineers, software developers, web developers |
| 21311 | Computer engineers (except software engineers) |
| 21223 | Database analysts and data administrators |

26.2 The GTS Process for Indian IT Professionals

230. Secure a job offer from a Canadian employer eligible to use GTS (Canadian companies with 2+ year incorporation or meeting innovation criteria)
231. Employer submits GTS application including Labour Market Benefits Plan — commitment to create jobs and transfer skills to Canadians
232. IRCC processes work permit in 2 weeks (target — actual times may vary)
233. Arrive in Canada on the GTS work permit
234. Accumulate Canadian work experience — counts toward CEC eligibility
235. Apply for PR through CEC once 1 year of Canadian work experience achieved

26.3 Labour Market Impact Assessment (LMIA)

An LMIA is a document from Employment and Social Development Canada (ESDC) that an employer must obtain before hiring a foreign worker, confirming that no qualified Canadian worker is available for the position. For IT professionals, LMIA's are increasingly rare due to the availability of LMIA-exempt streams — but they remain relevant in some circumstances.

An LMIA-based job offer adds 50-200 CRS points to your Express Entry profile (200 for TEER 0 senior manager; 50 for all other TEER). This is a significant boost.

CANADIAN LAWYER'S INSIGHT

A major caution: the LMIA-for-points industry has generated significant regulatory scrutiny. Some Canadian immigration consultants and third parties facilitate 'arranged' LMIA job offers — often with little genuine employment — specifically to boost CRS scores. IRCC actively investigates these arrangements. If discovered, the consequence is misrepresentation — a permanent bar from Canada. Never pay for an LMIA job offer or allow anyone to arrange one for you unless it is a genuine employment offer from a legitimate Canadian employer that you will actually fulfil.

26.4 Intra-Company Transfers — The Indian IT MNC Pathway

For employees of multinational IT companies with Canadian operations, the intra-company transfer (ICT) work permit is one of the cleanest pathways into Canada. Key details:

- Available for executives, senior managers, and specialised knowledge workers
- No LMIA required — LMIA-exempt under international trade agreements and the International Mobility Program
- Must have worked for the company outside Canada for at least 1 year in the past 3 years
- Must transfer to a Canadian affiliate, subsidiary, or parent company
- Indian IT companies active in Canada: TCS, Infosys, Wipro, HCL, Cognizant, Tech Mahindra — all have large Canadian operations

Specialised knowledge workers transferred under ICT accumulate Canadian work experience, which then counts toward CEC eligibility. This makes ICT an effective 'conveyor belt' from Indian employment into Canadian PR.

CONSULTANT INSIGHT — Manoj Palwe

The ICT pathway is underutilised by Indian IT professionals. If you work for TCS, Infosys, Wipro, Cognizant, or any other Indian IT firm with Canadian offices, actively pursuing an internal transfer to Canada is one of the most efficient strategies available. Once in Canada on ICT, you accumulate experience, build a Canadian professional network, and become eligible for CEC within 1-2 years. I have guided dozens of families through this pathway.

Chapter 27: Student-to-PR in Canada — Optimal IT Pathways

Canada's student-to-PR pipeline is one of the world's most efficient. Graduating from a Canadian post-secondary institution provides access to the Post-Graduation Work Permit (PGWP), builds CRS-boosting Canadian work experience, and in many cases directly qualifies for PNP streams. For younger IT professionals who are willing to invest 1-2 years in Canadian education, this pathway can lead to PR within 3-4 years of arriving in Canada as a student.

27.1 Post-Graduation Work Permit (PGWP) — The Foundation

The PGWP allows international students who graduate from a Designated Learning Institution (DLI) in Canada to work in Canada for up to 3 years after graduation. It is open work — you can work for any employer in any occupation.

| Study Program Length | PGWP Duration |
|---|------------------------------|
| 8 months to less than 2 years | PGWP equal to program length |
| 2 years or more | 3-year PGWP (maximum) |
| Masters degree (minimum 8 months) | 3-year PGWP |
| PhD (any length) | 3-year PGWP |
| Combination of programs (totalling 2+ years at DLI) | 3-year PGWP |

27.2 Optimal Study Programs for IT Professionals

Not all study programs are equal for the student-to-PR pathway. The optimal programs balance cost, duration, PGWP length, CRS impact, and employment prospects:

| Program Type | Assessment |
|---|--|
| Master of Computer Science (MCU — 2 years) | Excellent — 3-year PGWP, significant CRS boost, strong employer brand, co-op optional. Cost: CAD 30,000-60,000 total. Top schools: U of T, UBC, Waterloo, UAlberta. |
| Master of Engineering in ECE/Software (2 years) | Excellent — same PGWP and CRS benefits. More engineering-focused. |
| Post-Graduate Diploma in IT (1-2 years at college) | Good for experienced professionals. 2-year PGD gives 3-year PGWP. Cost: CAD 15,000-25,000. Faster and cheaper than master's. Colleges: Centennial, Georgian, Humber, BCIT. |
| Graduate Certificate in Cybersecurity / Data Science (1 year) | 1-year program — only 1-year PGWP. Less strategic unless combined with another program. |
| PhD in Computer Science / AI | Best CRS impact (PhD = 150 CRS points vs 135 for Master's). 3-year PGWP. Best for AI/ML researchers. Cost: Typically funded with stipend at research universities. |
| Undergraduate degree (3-4 years) | Not recommended for working IT professionals — too long and costly when you already have a degree. |

27.3 The Co-op Strategy

Canadian universities and colleges offer co-op programs (paid work terms during your degree). For IT professionals, co-op provides:

- Paid Canadian work experience — potentially counting toward CEC eligibility
- Employer relationships — co-op employers are your best source of post-graduation job offers
- Resume building — Canadian IT co-op experience is highly valued by employers
- Financial offset — co-op wages (typically CAD 25-45 per hour for IT co-op roles) can significantly offset tuition costs

The University of Waterloo has Canada's largest and most prestigious co-op program, particularly in IT and engineering. A Waterloo Master's with two co-op terms is arguably the most efficient student-to-PR pathway in Canada for IT professionals.

27.4 Budgeting for the Student-to-PR Pathway

| Expense | Estimated Cost (CAD) |
|--|----------------------------|
| Tuition — Master's CS (2 years, university) | 30,000-60,000 |
| Tuition — Post-Graduate Diploma (2 years, college) | 15,000-25,000 |
| Living expenses — Toronto/Vancouver (2 years) | 30,000-50,000 |
| Living expenses — smaller city like Waterloo/Halifax (2 years) | 20,000-35,000 |
| Study permit and health insurance | 3,000-5,000 |
| PGWP application fee | 255 |
| Express Entry / PR application (after PGWP) | 1,500-2,500 |
| TOTAL (Master's, Toronto, 2yr study + PR) | CAD 65,000-115,000 approx. |

For many Indian IT families, the education investment for one spouse while the other works can be financially managed. Some universities also have limited bursaries and scholarships for international graduate students.

CANADIAN LAWYER'S INSIGHT

Students must remain in valid study permit status throughout their program. A common and serious mistake: taking a semester off 'informally' without applying for a program change or leave of absence through the school and notifying IRCC. This can be considered a study permit violation that disqualifies you from PGWP eligibility. Any change to your program, enrolment status, or school must be handled through proper IRCC channels.

Chapter 28: Life in Canada — Cities, Salaries, Costs & Indian Tech Community

Canada is a vast country with dramatically different experiences by city and region. Understanding the employment landscape, cost of living, and quality of life in each major city is essential for making a strategic settlement decision.

28.1 IT Salary Guide by City and Role (2026)

| Role | Toronto (CAD) | Vancouver (CAD) | Calgary (CAD) |
|---------------------------------------|-----------------|-----------------|-----------------|
| Junior Software Developer (2-4 yrs) | 70,000-90,000 | 75,000-95,000 | 65,000-85,000 |
| Mid-level Software Engineer (4-7 yrs) | 100,000-130,000 | 105,000-135,000 | 95,000-125,000 |
| Senior Software Engineer (7+ yrs) | 130,000-175,000 | 135,000-180,000 | 120,000-160,000 |
| ICT Business Analyst (mid) | 90,000-120,000 | 95,000-125,000 | 85,000-115,000 |
| Cybersecurity Specialist (mid) | 105,000-145,000 | 110,000-150,000 | 100,000-135,000 |
| Cloud Architect (senior) | 145,000-200,000 | 150,000-210,000 | 130,000-185,000 |
| Data Scientist (mid) | 100,000-135,000 | 105,000-140,000 | 95,000-125,000 |
| ICT Project Manager | 110,000-160,000 | 115,000-165,000 | 105,000-145,000 |

28.2 Canadian Income Tax — Key Facts for IT Professionals

Canada uses a combined federal and provincial/territorial tax system. The effective marginal rate for a senior IT professional earning CAD 160,000 in Ontario is approximately 46-49% — higher than Australia's equivalent rate.

| Income Level (Ontario) | Approximate Combined Federal + Provincial Tax Rate |
|------------------------|--|
| CAD 0-15,000 | 0% (basic personal amount) |
| CAD 15,000-55,000 | 20-29% effective rate |
| CAD 55,000-100,000 | 33-40% effective rate |
| CAD 100,000-150,000 | 43-46% marginal rate |
| Over CAD 150,000 | 46-53% marginal rate (federal + Ontario) |
| Over CAD 235,675 | 53.53% — Ontario highest marginal rate (2025) |

28.3 Cost of Living by City (2026 Estimates)

| Expense | Toronto | Vancouver | Calgary |
|-----------------------------|-------------|-------------|-------------|
| 1BR apartment (city centre) | 2,400-3,400 | 2,600-3,600 | 1,600-2,200 |

| | | | |
|---------------------------------|-------------|-------------|-------------|
| 1BR apartment (suburb) | 1,900-2,600 | 2,100-2,900 | 1,300-1,900 |
| Groceries (family of 3/month) | 700-1,000 | 700-1,000 | 600-900 |
| Public transport (monthly pass) | 156 | 116 | 115 |
| Utilities + internet | 250-400 | 200-350 | 280-420 |
| Daycare/childcare (monthly) | 1,500-2,500 | 1,500-2,500 | 800-1,400 |
| Median home price | 1,100,000+ | 1,200,000+ | 560,000+ |

28.4 City Profiles for Indian IT Professionals

Toronto / Greater Toronto Area (GTA)

Toronto is Canada's dominant IT hub — home to headquarters of all five major banks, all major consulting firms, major tech company offices (Google, Amazon, Microsoft, Shopify), and a thriving startup ecosystem. The Indian community is the largest outside India — with Brampton, Mississauga, Scarborough, and Markham having substantial South Asian populations, temples, Indian grocery stores, and community organisations. Transit is good in the core city but car-dependent in many suburbs.

Vancouver / Greater Vancouver

Vancouver is Canada's second-largest tech hub and has a strong reputation for software development, gaming, visual effects, and increasingly AI. Amazon, Microsoft, Apple, Google, Electronic Arts, and Hootsuite all have major Vancouver engineering offices. The city is stunningly beautiful with a mild climate — but housing costs are among the world's highest. The Indian community (particularly Punjabi community in Surrey and Delta) is very large and well-established.

Waterloo Region (Kitchener-Waterloo-Cambridge)

Known as Canada's 'Silicon Valley North' — the Waterloo Region is home to the University of Waterloo (Canada's top engineering and computer science school), BlackBerry's origins, Google Canada's largest engineering office outside the US, and a thriving startup ecosystem. Living costs are significantly lower than Toronto (45 minutes by train). A genuinely excellent destination for IT professionals in a mid-size city setting.

Ottawa

Ottawa is Canada's capital and a major government IT employer. The federal government and government contractors employ tens of thousands of IT professionals in Ottawa. Like Canberra in Australia, Ottawa rewards IT professionals with federal public service experience and eventually, security clearance. Cost of living is lower than Toronto or Vancouver. A bilingual city — French language skills are an advantage but not essential for private sector IT roles.

Calgary

Calgary has transformed from a purely oil-dependent economy to a diversified tech hub. The Calgary tech sector is growing rapidly — driven by energy technology, agritech, and remote work migration from Vancouver and Toronto. Cost of living is the lowest of Canada's major tech cities. Alberta has no provincial income tax — saving a senior IT professional CAD 10,000-20,000 per year compared to Ontario. A car is essential.

28.5 The Canadian Indian Tech Community

| City | Key Indian Community Notes |
|--------------------|---|
| Toronto / GTA | Largest Indian community in Canada — Brampton (50%+ South Asian), Mississauga, Markham. All major Indian languages spoken. Hundreds of temples, cultural organisations, Indian restaurants, grocery stores. |
| Vancouver / Surrey | Very large Punjabi community in Surrey and Delta. South Asian communities in Burnaby and Surrey. Strong Sikh community with multiple Gurdwaras. |
| Ottawa | Growing Indian community — major temples in Kanata and Orleans. Strong Indian professional association (GOPIO Ottawa). |
| Calgary | Fast-growing Indian community. Hindu Sabha temple, multiple Indian restaurants and groceries in northeast Calgary. |
| Waterloo | Strong student and professional Indian population driven by university — active Indian Students Association at U Waterloo and Wilfrid Laurier. |
| Montreal | Indian community present but smaller than Ontario cities. French language is necessary for career advancement in Quebec. |

CONSULTANT INSIGHT — Manoj Palwe

One reality I share with Indian families considering Canada: the first winter. Unless you have experienced a Canadian winter before, it is genuinely shocking — temperatures of -20 to -30°C in Toronto, Calgary, and Ottawa are common from December to February. This is not a reason not to go to Canada — hundreds of thousands of Indian families have adapted beautifully — but it requires preparation: proper winter clothing (CAD 500-1,000 investment in quality winter gear per person), insulated housing, and mental preparation. The families who struggle most with Canadian winter are those who underestimated it.

Chapter 29: Canada vs Australia — The Definitive IT Professional Decision Framework

This is the chapter that this entire dual-country book has been building toward. The Canada vs Australia question has no universal answer — but it does have a systematic analytical framework. As someone qualified in both Canadian immigration (RCIC R422575) and Australian immigration (MIA Examination Qualified), with 25 years of guiding Indian IT families through both systems, this is my most comprehensive comparative analysis.

29.1 The Current System State — 2026 Reality Check

Before comparing the two systems, we need an honest assessment of the current state of each as at 2026:

Canada Express Entry — 2026 Reality:

- Category-based draws (since 2023) have reduced cut-offs for IT professionals compared to pre-2023 general draws
- STEM category draws have invited candidates in the 440-470 CRS range — significantly more accessible than the 490-520+ general draws
- Processing times have improved to approximately 6 months for complete applications
- PNP has become more competitive — provincial quotas are smaller relative to applicant pools
- Language test requirements remain — CLB 9 (IELTS 7.0) is the minimum for competitive CRS; CLB 10 (IELTS 8.0) is optimal

Australia SkillSelect — 2026 Reality:

- Points cut-offs for IT occupations remain competitive — 85-95 points for Subclass 189 IT occupations
- State nomination (190) remains accessible for IT professionals, typically 70-85 points
- 491 regional pathway (70-80 points) is an underutilised but highly strategic option
- Processing times have improved — 12-18 months for 190 is typical in 2026
- IELTS 8.0 (superior English) remains the gold standard for maximising Australian points

29.2 Head-to-Head Comparison — 2026 Updated

| Factor | Canada | Australia | 2026 Verdict |
|-----------------------------|--------------------------------------|----------------------------------|---|
| Main pathway | Express Entry CRS | SkillSelect points | Both merit-based — similar structure |
| IT-specific draws? | Yes — STEM category draws since 2023 | No — all IT on same pool | Canada advantage for IT professionals in category draws |
| Typical IT cut-off (no PNP) | CRS 440-480 (STEM draws) | 85-95 AUS points (189) | Broadly comparable for competitive profiles |
| PNP/State nomination boost | +600 CRS (virtually guarantees ITA) | +5 AUS points (190) or +15 (491) | Canada PNP far more impactful per nomination |
| Processing time to PR | 6 months (IRCC target) | 12-24 months | Canada faster |

| | | | |
|--------------------------------|--|---|---|
| PR to citizenship | 3 years physical presence in 5 | 4 years total / 1 year as PR | Canada faster to citizenship |
| IT salary absolute | CAD 100,000-175,000 | AUD 100,000-180,000 | Comparable — slight edge to Australia in purchasing power |
| Effective tax rate (senior IT) | 46-53% (Ontario) | 37-47% | Australia lower — meaningful difference for high earners |
| Cost of living (major cities) | Very high — Toronto, Vancouver | Very high — Sydney, Melbourne | Similar; Calgary/Adelaide are lower-cost alternatives |
| Winter climate | Severe winters in most cities | No severe winters | Australia significant advantage |
| Indian community size | Very large — established 30+ years | Large — 800,000+ — rapidly growing | Both excellent — Canada slightly more established |
| Job market for IT | Very strong — especially Toronto, Vancouver, Waterloo | Very strong — Sydney, Melbourne, Brisbane | Both excellent |
| Policy stability | Frequent Express Entry changes; category draws added/changed | More stable — list updates periodic | Australia more stable — less policy volatility |
| Passport strength | Visa-free 186+ countries | Visa-free 180+ countries | Comparable — both excellent |
| Path to dual status | India does not allow — OCI available | India does not allow — OCI available | Same — OCI for both |

29.3 Detailed IT Occupation Cut-Off Analysis

The following analysis compares realistic CRS vs SkillSelect points cut-offs for specific IT profiles in 2025-26:

Software Engineer, Age 28, Master's degree, IELTS 8.0, 4 years experience, single:

| System | Score | Assessment |
|-------------------------------------|----------------------------------|---|
| Canada Express Entry (CRS) | ~490-510 | Competitive for STEM category draws — likely invitation within 3-9 months |
| Australia SkillSelect (189) | ~75 points | Below typical cut-off — needs state nomination (190) for reliable invitation |
| Australia SkillSelect (190 + state) | ~80 points (with 5pt nomination) | Competitive for most state nominations — invitation likely within 6-12 months |

Cybersecurity Specialist, Age 32, Bachelor's, IELTS 7.5 (IELTS CLB 9), 8 years experience, single:

| System | Score | Assessment |
|-----------------------------|---|--|
| Canada Express Entry (CRS) | ~430-450 | Below general draw — needs PNP or category draw. STEM draw may invite. |
| Australia SkillSelect (190) | ~65 points (proficient English = 10pts) | Needs IELTS 8.0 to be competitive. At 7.5, very limited options. |

| | | |
|---------------------------------------|------------|--|
| Australia SkillSelect after IELTS 8.0 | ~75 points | Strong state nomination candidate — ACT/SA for cybersecurity |
|---------------------------------------|------------|--|

Key insight: In this profile, retaking IELTS to 8.0 benefits BOTH systems — adds 10 AUS points AND improves CRS language score. A single English test improvement unlocks both destinations simultaneously.

29.4 Risk and Volatility Analysis

A sophisticated immigration strategy accounts for policy risk — the chance that the system changes unfavourably before you receive your invitation.

Canada — Policy Volatility Risks:

- IRCC changes category draw occupations and cut-offs with limited notice — an occupation category can be added or removed from draws
- Express Entry system underwent major restructuring in 2023 — further structural changes are possible
- Government may change annual immigration targets — cuts to technology-skilled immigration have occurred historically
- PNP quotas can be cut or streams suspended — Ontario and BC have both suspended popular streams mid-year
- Processing time estimates are targets, not guarantees — backlogs can emerge suddenly

Australia — Policy Volatility Risks:

- State occupation lists change — an occupation can be removed from a state list between your application and nomination
- SkillSelect cut-off scores can shift if application volumes change
- Government can adjust the Migration Programme size — affecting total invitation numbers
- Health and character policy changes can affect application outcomes

Risk Mitigation Strategy — The Dual-Track Approach:

Given the policy volatility in both systems, the optimal strategy for IT professionals is to maintain active positions in BOTH systems simultaneously. This means:

- Submit Express Entry profile AND SkillSelect EOI at the same time
- Apply for state nomination AND Canadian PNP simultaneously if eligible
- The overhead of maintaining both profiles is low — primarily language tests (IELTS is accepted by both systems) and monitoring
- Whichever system issues an invitation first — take it, while keeping the other profile active as backup

CANADIAN LAWYER'S INSIGHT

Maintaining dual immigration profiles is entirely legal and very common. I have guided families who received their Australian 190 nomination and Australian ITA while waiting for Canada — and who accepted Australia. I have guided families who received a Canada PNP notification while actively in Australian processing — and who chose Canada. There is no obligation to choose one and abandon the other until you actually accept a nomination or

receive an ITA. Run both tracks. The cost is marginal. The benefit of optionality is significant.

Chapter 30: Profile-Based Playbooks — 5 Dual-Country Scenarios

This chapter presents five concrete playbooks for the most common IT professional profiles. Each playbook specifies the exact sequence of actions, the timeline, and the decision criteria for choosing between Canada and Australia — or pursuing both simultaneously.

Playbook 1: CRS 460, 80 Australia Points — The Dual-Track Profile

Profile: Age 29, Software Engineer, 6 years India experience, IELTS 8.0 all bands, Master's degree, spouse with IT background and IELTS 7.5. Currently in India.

| Action | Timeline |
|---|------------|
| Spouse retakes IELTS — target 8.0. Spouse applies for ACS assessment. | Month 1-2 |
| Primary applies for WES ECA (Canada) | Month 1 |
| Primary submits Express Entry profile — CRS ~500 with skill transferability | Month 2 |
| Primary submits ACS skills assessment (Australia) | Month 2 |
| Apply for BC PNP or OINP HCP simultaneously — connection to province | Month 3 |
| ACS result received — spouse ACS result received | Month 4-5 |
| Primary submits SkillSelect EOI — 90 points (with partner skills + superior English) | Month 5 |
| Apply for SA 190 nomination (Australia) — strong candidate at 90 points | Month 5 |
| DECISION POINT A: If Canada PNP received (+600 CRS) → Accept Canada, continue Australia as backup | Month 4-12 |
| DECISION POINT B: If Australia 190 ITA received → Accept Australia, continue Canada as backup | Month 6-14 |
| DECISION POINT C: If Canada STEM category draw reaches CRS 500 → Accept whichever arrives first | Ongoing |
| If neither by Month 18 → Reassess. Consider PGWP strategy for Canada, 491 for Australia. | Month 18+ |

CONSULTANT INSIGHT — Manoj Palwe

This is the most common profile I work with. My standard advice: run both tracks from day one. The cost of maintaining both is approximately AUD 1,500-2,500 in assessment fees. The benefit is a dramatically reduced expected waiting time — you are likely to get an

invitation from at least one system within 12 months. Do not choose between Canada and Australia at the start — let the systems choose for you.

Playbook 2: H-1B Holder in the US — The Strategic Pivot

Profile: Age 31, Data Engineer, 7 years experience (3 India, 4 USA), IELTS 8.0, Bachelor's CS, single. H-1B approved but facing uncertainty. Wants English-speaking PR within 2 years.

| Action | Assessment |
|---------------------------------------|--|
| Australia 189 eligibility | 75 points: Age 25 + English superior 20 + overseas exp 7yr 10 + single 10 + Australian study 0 = 65. With state nomination: 70. Reachable. |
| Canada Express Entry eligibility | CRS ~480-500: Age 30 + Master's (if applicable 135 else Bachelor's 120) + CLB 10 language 136 + skill transferability. STEM category draw likely. |
| Strategy | File both simultaneously from US — no need to be in Canada or Australia. US work experience counts for both systems. |
| Key advantage for US-based applicants | US salary documentation and employment references are highly credible for both IRCC and DHA. |
| Timeline | Express Entry ITA likely in 3-9 months (STEM draw). Australian 189/190 invitation in 6-18 months. |
| Recommendation | Australia offers climate advantage and faster processing for this profile. Canada offers faster PR to citizenship. Choose based on long-term preference, not just speed. |

Playbook 3: Indian Student in Canada with 1 Year PGWP Experience

Profile: Age 26, graduated from University of Waterloo Master's CS 18 months ago. Working at Toronto fintech on PGWP. 1 year Canadian work experience completed. IELTS 8.5. Single.

CRS Score: Age 110 (max) + Education 135 (Master's) + Language CLB 10+ 136 + Canadian work 1yr 40 + Skill transferability 50 = approximately 471 + Canadian education 30 = 501 CRS.

Assessment: At 501 CRS, this candidate is competitive for CEC and for STEM category draws. Expected ITA within 3-6 months. Australia is irrelevant for this profile — the CEC pathway is strongly superior. Proceed with CEC application immediately upon receiving 1 year of Canadian work experience.

CANADIAN LAWYER'S INSIGHT

For candidates already in Canada on PGWP with 1+ year work experience, the CEC pathway is almost always faster and lower-risk than leaving Canada for Australia. Your Canadian work experience adds 40-72 CRS points that foreign work experience cannot match. Your Canadian employer is your best reference. Your Canadian professional network is your career infrastructure. Do not abandon this advantage to start fresh elsewhere unless your specific CRS profile makes Australia genuinely more accessible.

Playbook 4: 45-Year-Old Senior Architect — Time-Sensitive

Profile: Age 43, Cloud/Solutions Architect, 18 years experience, IELTS 8.0, Master's degree, married spouse non-IT. Currently in India.

Australia assessment: Age 43 = 15 points. + Superior English 20 + Overseas exp 15yr 15 + Single/married 0 = 50 points. Insufficient without state nomination or spouse skills.

With strategic improvements: Spouse gets IELTS 8.0 + ACS assessment (+10 points) + 190 state nomination (+5 points) = 65 points. Still below competitive cut-off for most IT occupations.

Canada assessment: CRS Age 11 + Master's 135 + CLB 10 136 + skill transferability 50 = approximately 332 CRS. Not competitive.

Options for this profile:

- 491 regional pathway (Australia) — 15 bonus points brings total to 80 — competitive for regional nomination
- GTS work permit to Canada — employer-sponsored, fast-track, bypasses CRS
- Intra-company transfer to Canada if at MNC
- Australia GTI if genuinely exceptional — senior architect with significant achievements

Recommendation: This profile should prioritise Australia via 491 regional pathway — Adelaide or Canberra are strong options for a senior architect with cloud expertise. The 43-year clock is ticking — act immediately.

Playbook 5: Couple — Both IT Professionals — Optimising Together

Profile: Age 30 (primary) + Age 28 (spouse). Both software engineers with 6 and 4 years experience respectively. Both IELTS 8.0. Primary has Australian ACS assessment; spouse has Canadian WES ECA and one year PGWP experience in Toronto.

This profile has extraordinary optionality:

- Spouse can apply for CEC from Toronto (strong CRS ~490-510) — receives PR in 6-12 months
- Primary can follow as secondary applicant on spouse's CEC application
- Primary can simultaneously file Express Entry profile AND SkillSelect EOI
- If Australia ITA comes first — both move to Australia
- If Canada CEC comes first — both settle in Toronto and primary closes Australia EOI

Key insight: When a couple has one member already in Canada with PGWP experience, Canada becomes the dominant strategy — the Canadian PR through CEC will almost certainly be faster than Australia for the couple as a unit.

CONSULTANT INSIGHT — Manoj Palwe

Couples where one partner has Canadian work experience represent the clearest Canada-first situation I encounter. The combination of Canadian work experience points (40-72 pts) and a Master's degree in the 18-35 age band produces CRS scores of 500+ that are comfortably ahead of general draw cut-offs and within STEM category draw range. The

spouse migrates as a secondary applicant at no additional points complexity. This is Canada's strongest pathway, and it should be pursued immediately without hesitation.

Appendix CA-A: NOC Mapping Tables for IT Roles

These tables provide detailed duty descriptions for the most important IT NOC codes, mirroring the ANZSCO duty language guidance in Part I. Use these to align your Canadian immigration documents — IRCC applications, work permit applications, and Express Entry profiles — with the correct NOC definitions.

CA-A.1 NOC 21231 — Software Engineers and Designers

TEER 1. Main duties per NOC:

- Collect and document user requirements and develop logical and physical specifications
- Research, evaluate and synthesise technical information to design, develop and test computer-based systems
- Develop data, process and network models to optimise architecture and to evaluate the performance and reliability of designs
- Plan, design, develop, and optimize ongoing maintenance of computer and telecommunications software, systems and networks
- Lead and co-ordinate teams of information systems professionals and report to management

CA-A.2 NOC 21211 — Data Scientists

TEER 1. This was a new NOC code introduced in the 2021 revision — specifically recognising data science as a distinct profession. Main duties:

- Apply statistical and data analysis techniques and algorithms to extract insights from large datasets
- Develop data models, predictive models, and machine learning algorithms
- Design and implement data pipelines and infrastructure for data collection and processing
- Visualise and communicate analytical findings to technical and non-technical stakeholders
- Collaborate with data engineers, software developers and business stakeholders

CA-A.3 NOC 21220 — Cybersecurity Specialists

TEER 1. Main duties per NOC:

- Develop and implement cybersecurity strategies, frameworks, policies and standards
- Assess information systems for security vulnerabilities, perform risk assessments and manage security risks
- Develop and implement incident response plans and conduct security investigations
- Implement and manage security technologies including firewalls, intrusion detection, SIEM, endpoint protection
- Conduct security awareness training and develop security guidelines for staff
- Ensure compliance with relevant security frameworks, regulations and legislation

CA-A.4 NOC 21221 — Business Systems Specialists

TEER 1. This is the best NOC mapping for ICT Business Analysts and some Data Scientists. Main duties:

- Confer with clients to identify and document requirements
- Conduct business and technical studies
- Design, develop and implement information systems business solutions
- Provide advice on information systems strategy, policy, management and service delivery
- Assess physical and technical security risks to data, software and hardware
- Develop policies, procedures and contingency plans to minimise the effects of security breaches

CA-A.5 Employment Reference Letter Requirements for Canada

Unlike Australia (where ACS is the skills assessor), Express Entry does not have a formal skills assessment body for IT professionals. However, you must document your work experience comprehensively in your Express Entry profile and provide supporting documentation if requested. Key requirements:

- Employment letters must be on company letterhead, signed by a supervisor or HR manager
- Must include: company name, address, contact information; your name, title, employment dates, hours per week; description of your duties
- Letters should describe duties in NOC-aligned language for the NOC you are claiming
- IRCC may request these letters as part of document verification after ITA received
- For CEC applicants: Canadian employer letters are particularly important and must be comprehensive

CANADIAN LAWYER'S INSIGHT

I see many Express Entry applications where the applicant claims a NOC code but their reference letters describe duties that do not match the NOC lead statement. IRCC officers compare your claimed NOC duties against the NOC description carefully. A software developer claiming NOC 21231 (Software Engineers and Designers) when their duties are purely implementation (no design or architecture) may have their NOC code challenged. Understand the distinction between engineer/designer and developer/programmer — and claim the code that accurately reflects your highest-level duties.

Appendix CA-B: CRS Points Calculator Worksheet

Use this worksheet to calculate your CRS score. For the most accurate calculation, use the official IRCC CRS calculator at ircc.canada.ca.

| Factor | Your Score |
|--|--------------------|
| Age (see table in Chapter 23) | |
| Level of education | |
| 1st official language (English) — CLB level | |
| 2nd official language (French) — if applicable | |
| Canadian work experience (years) | |
| SUBTOTAL — Core Human Capital (max 460 single / 500 with spouse) | |
| Spouse education (if applicable) | |
| Spouse language (if applicable) | |
| Spouse Canadian work experience (if applicable) | |
| SUBTOTAL — Spouse factors (max 40) | |
| Education + language transferability (max 50) | |
| Education + Canadian work exp (max 50) | |
| Foreign work exp + language (max 50) | |
| Foreign work exp + Canadian work exp (max 50) | |
| SUBTOTAL — Skill transferability (max 100) | |
| Canadian education (15 or 30) | |
| Arranged employment — TEER 0 senior = 200; other = 50 | |
| Provincial Nomination Certificate (if held) | 600 |
| Sibling in Canada (citizen or PR) | 15 (if applicable) |
| French language additional points (if applicable) | |
| SUBTOTAL — Additional points | |
| TOTAL CRS SCORE | |

Appendix CA-C: Province-by-Province PNP Strategy Guide

CA-C.1 Ontario — OINP

| Stream | Key Requirements | Best For |
|--------------------------------------|--|--|
| Human Capital Priorities (HCP) | Express Entry profile, Ontario occupations list, min CRS varies (often 440+) | IT professionals in pool without job offer |
| Employer Job Offer Foreign Worker | Full-time permanent job offer from Ontario employer | IT professionals with Ontario offer |
| Masters Graduate | Graduated from Ontario university within 2 years, job offer | Recent Ontario master's graduates |
| International Student with Job Offer | Graduated from Ontario institution, eligible job offer | Ontario college or university graduates |

Website: ontario.ca/oinp | Processing: Variable — check current intake status

CA-C.2 British Columbia — BC PNP

| Stream | Key Requirements | Best For |
|-----------------------------------|--|--|
| Skills Immigration Skilled Worker | Job offer from BC employer, eligible NOC | IT professionals with BC job offer |
| Tech Pilot | Job offer from BC employer in one of 35+ in-demand tech NOCs — 2-week processing | Software engineers, cybersecurity, data scientists with BC offer |
| Express Entry BC Skilled Worker | Job offer from BC employer OR skilled worker in BC EE pool | IT professionals connected to BC |
| International Graduate | BC post-secondary graduate, BC job offer | BC graduates |

Website: welcomebc.ca/pnp | Tech Pilot is the priority stream for IT professionals with BC job offer.

CA-C.3 Alberta — AAIP

| Stream | Key Requirements | Best For |
|------------------------------|---|--|
| Alberta Opportunity Stream | Working in Alberta on work permit for 3+ months in eligible NOC | IT professionals on work permit in Alberta |
| Alberta Express Entry Stream | Express Entry profile + connection to Alberta (job offer or prior study/work) | IT professionals with Alberta ties |
| Rural Renewal | Job offer in eligible rural Alberta community, genuine intent to settle | Remote workers or those flexible on location |

Website: alberta.ca/aaip | No provincial income tax is a major financial advantage for high-earning IT professionals.

CA-C.4 Saskatchewan — SINP

| Stream | Key Requirements | Best For |
|---|---|--|
| Express Entry Sub-Category | Express Entry profile, connection to Saskatchewan or occupation in demand | IT professionals willing to commit to Saskatchewan |
| International Skilled Worker Occupation In-Demand | Eligible NOC, may not require job offer for some occupations | IT professionals with in-demand NOC, no job offer |

Website: saskatchewan.ca/sinp | Generally one of the more accessible PNP programs for Indian IT professionals without a job offer.

CA-C.5 Atlantic Immigration Program (AIP)

| Factor | Details |
|----------------------|--|
| Provinces covered | New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador |
| How it works | Designated Atlantic employer must offer you a full-time permanent job; then you apply for AIP |
| Language requirement | CLB 4 (very low — accessible for more candidates) |
| Settlement plan | Must develop a Settlement Plan with a designated service provider organisation |
| PR processing | Done by IRCC after nomination — approximately 6 months |
| Key advantage | No CRS score requirement — employer-driven selection, not points competition |
| Key consideration | Job market in Atlantic Canada is smaller — finding a designated employer in IT requires proactive search |

Website: canada.ca/atlantic-immigration | Strong option for IT professionals who are flexible about location and can find an Atlantic employer.

Appendix CA-D: Dual-Country 90-Day Action Plan

This action plan covers the first 90 days for an IT professional pursuing BOTH Canada and Australia simultaneously. It identifies shared tasks (benefit both countries) and country-specific tasks.

CA-D.1 Shared Tasks — Benefit Both Canada and Australia

These actions advance your immigration prospects in BOTH countries simultaneously and should be highest priority:

236. Book IELTS Academic (or PTE) — target 8.0 in all bands / PTE 79+ — this is accepted by both ACS (Australia) and IRCC (Canada) as CLB 10. A single test result advances both tracks.
237. Prepare your employment reference letters — detailed, duty-rich letters from every IT employer in the past 10 years. Same letters support ACS assessment AND CEC/FSW documentation.
238. Obtain NDPB police clearance from India — required by both DHA (Australia) and IRCC (Canada). Obtain now before any invitation.
239. Optimise your LinkedIn profile — relevant for Australian job search AND Canadian employer visibility. Professional headshot, detailed experience, skills aligned with ANZSCO and NOC duties.
240. Research both destination cities — Sydney/Melbourne/Adelaide AND Toronto/Vancouver/Calgary. Shortlist your preferred destination in each country.
241. Obtain your educational qualifications certified and translated (NAATI for Australia; WES ECA for Canada — two separate processes but prepare documents now).

CA-D.2 Australia-Specific Tasks (Month 1-3)

242. Download and read ACS Migration Skills Assessment guidelines — identify your ANZSCO code
243. Create myACS account at acs.org.au
244. Submit ACS skills assessment application — upload all documents
245. Create ImmiAccount at immi.homeaffairs.gov.au
246. Research state nomination lists for all 8 states/territories — identify which states list your occupation
247. If spouse is IT-qualified — submit spouse ACS assessment simultaneously

CA-D.3 Canada-Specific Tasks (Month 1-3)

248. Apply for WES ECA for your Indian degree — select 'ECA for Immigration purposes (IRCC)'
249. Create Express Entry profile at ircc.canada.ca once you have ECA result and language score
250. Research provincial PNP streams for your NOC code — identify eligible provinces
251. If connected to any Canadian province (previous study, work, family) — apply to that PNP stream

252. If considering PGWP strategy — research Canadian master's programs and application timelines

CA-D.4 Month 4-6 — Activation Phase

253. Receive ACS result — submit SkillSelect EOI immediately upon positive result
254. Receive WES ECA result and language test result — create/complete Express Entry profile
255. Submit EOI to all eligible Australian states simultaneously
256. Monitor SkillSelect quarterly reports and Express Entry draw history
257. Apply for provincial PNP nominations where eligible

CA-D.5 Month 7-90+ — Monitoring and Decision

258. Monitor both Australian state nomination and Canadian PNP/STEM draw status
259. Keep all language tests, ECA, and ACS assessments current — do not let them expire
260. At any point — if an ITA or nomination arrives from either country — evaluate and respond within the deadline
261. If no invitation from either system by Month 18 — reassess: consider 491 regional Australia, Atlantic Immigration Program Canada, or PGWP strategy

CRITICAL REMINDER

Running dual immigration tracks simultaneously is not disloyal to either country — it is strategic. Both IRCC and DHA know that highly qualified immigrants apply to multiple countries simultaneously. The systems are designed to attract the best global talent, and the best talent is rational. Maximise your options.

Appendix CA-E: Go/No-Go Decision Thresholds

This appendix provides concrete, data-driven go/no-go thresholds for when to prioritise one country over another — or when to pivot strategy entirely. These thresholds are based on 2025-26 system conditions and should be periodically reviewed against current draw data.

CA-E.1 Australia Go/No-Go Thresholds

| Australia Points Score | Recommendation |
|------------------------|--|
| 90+ points | STRONG GO for Australia 189 (independent) — lodge EOI immediately and expect ITA within 3-6 months for most IT occupations |
| 85-89 points | GO for Australia 189 — competitive; expect ITA within 6-12 months. Also apply for 190 to parallel-track. |
| 80-84 points | GO for Australia 190 (state nomination) — lodge EOI and apply to multiple states simultaneously. Not competitive for 189 typically. |
| 75-79 points | CONDITIONAL GO for Australia 190 or 491 — state nomination is achievable but competition is higher. Target SA, QLD, and regional states. |
| 70-74 points | GO for Australia 491 (regional) — 15-point nomination bonus makes this competitive. Accept regional living for 3 years. |
| 65-69 points | CAUTION — Australia is possible but competitive waiting time is uncertain. Focus on improving score before lodging EOI. |
| Below 65 points | NO-GO for Australia currently — ineligible. Improve score or pursue other pathways. |

CA-E.2 Canada Express Entry Go/No-Go Thresholds

| CRS Score (IT Professional) | Recommendation |
|-----------------------------|---|
| 520+ CRS | STRONG GO — competitive for both general draws and STEM category draws. Expect ITA within 3 months. |
| 490-519 CRS | GO — competitive for STEM category draws. Expect ITA within 3-9 months. General draws may also invite. |
| 460-489 CRS | CONDITIONAL GO — STEM category draws have invited this range. Monitor draw history. Also pursue PNP aggressively. |
| 440-459 CRS | PNP REQUIRED — general and STEM draws unlikely at this level. Focus 100% on provincial nomination strategy. |
| 420-439 CRS | PNP or EMPLOYER PATHWAY — only viable through provincial nomination, arranged employment, or GTS work permit. |
| Below 420 CRS | NO-GO for Express Entry without significant profile improvement. Consider study pathway (Master's in Canada) or employer-sponsored work permit. |

CA-E.3 The Dual-Country Decision Matrix

| Your Profile Combination | Primary Strategy |
|---|--|
| CRS 460+ AND Australia 80+ points | Run both simultaneously — likely invitation from at least one within 12 months |
| CRS 490+ AND Australia 75-79 points | Canada primary (strong STEM draw candidate); Australia secondary via 190 backup |
| CRS 440-459 AND Australia 85+ points | Australia primary (190 or 189); Canada via PNP pursuit simultaneously |
| CRS below 440 AND Australia 70-79 points | Australia 491 primary; Canada via employer pathway or study |
| CRS below 440 AND Australia below 70 points | Neither direct pathway competitive — improve language score or work experience first |
| CRS 500+ AND Australia 80-84 points | Canada primary (expect ITA within 6 months); Australia 190 as backup — both active |
| Already in Canada on PGWP (1yr exp) | Canada CEC primary — fastest route. Australia background only. |
| H-1B in USA, CRS 480+ | Canada STEM draw primary; Australia 190 secondary. Both active. |
| Age 43+ (Australia age penalty severe) | Prioritise 491 regional Australia OR Canada employer pathway (GTS/ICT) |

CANADIAN LAWYER'S INSIGHT

The most important threshold I advise clients to watch: if after two IELTS resits your CRS is still below 440 AND your Australian points are below 70, the bottleneck is not the immigration system — it is your preparation. At that level, the most impactful investment is a Canadian master's degree or a Professional Year in Australia. Both require 12-24 months but generate significantly more points than any other single action. Invest in your profile before you invest in applications.

Appendix CA-F: Canada IT Salary and Cost of Living Tables

CA-F.1 Detailed IT Salary Guide — Canada by City and Role (2026)

| Role | Toronto (CAD) | Vancouver (CAD) | Ottawa/Waterloo (CAD) |
|---------------------------------|------------------|------------------|-----------------------|
| Junior Software Dev (2-4 yrs) | 70,000-92,000 | 75,000-95,000 | 65,000-85,000 |
| Mid Software Engineer (4-7 yrs) | 100,000-135,000 | 105,000-140,000 | 95,000-125,000 |
| Senior Software Engineer (7+) | 130,000-180,000 | 135,000-185,000 | 120,000-165,000 |
| Staff/Principal Engineer (10+) | 160,000-220,000+ | 165,000-230,000+ | 145,000-200,000 |
| ICT Business Analyst (mid) | 90,000-120,000 | 95,000-125,000 | 85,000-115,000 |
| Cybersecurity Specialist (mid) | 105,000-145,000 | 110,000-150,000 | 100,000-145,000 |
| Cloud Architect (senior) | 145,000-200,000 | 150,000-210,000 | 135,000-185,000 |
| Data Scientist (mid) | 100,000-140,000 | 105,000-145,000 | 95,000-130,000 |
| Machine Learning Engineer (mid) | 115,000-160,000 | 120,000-165,000 | 110,000-150,000 |
| IT Project Manager (senior) | 110,000-160,000 | 115,000-165,000 | 105,000-150,000 |

CA-F.2 Cost of Living Comparison — Canadian Cities (2026)

| Expense | Toronto | Vancouver | Calgary |
|----------------------------------|-------------|---------------|--------------|
| 1BR apt — city centre (CAD/mo) | 2,400-3,400 | 2,600-3,600 | 1,600-2,200 |
| 1BR apt — suburb (CAD/mo) | 1,900-2,600 | 2,100-2,900 | 1,300-1,900 |
| 3BR house — suburb (CAD/mo rent) | 3,500-5,000 | 4,000-5,500 | 2,200-3,200 |
| Groceries — family 3 (CAD/mo) | 700-1,000 | 700-1,000 | 650-900 |
| Transit monthly pass (CAD) | 156 (TTC) | 116 (Compass) | 115 (CTrain) |
| Utilities + internet (CAD/mo) | 250-400 | 200-350 | 280-420 |
| Daycare — full time (CAD/mo) | 1,500-2,500 | 1,500-2,500 | 800-1,400 |

Note: Daycare costs in Toronto and Vancouver are among the highest in the world. Canada's new CAD 10/day childcare program is being implemented progressively — by 2026, many provinces are approaching the CAD 10/day target, which would dramatically reduce this cost. Verify current childcare subsidy status for your target province.

CA-F.3 Net Pay Comparison — Canada vs Australia

This comparison illustrates after-tax income for equivalent IT roles:

| Metric | Canada (Toronto) Australia (Sydney) |
|---|--|
| Gross salary — senior software engineer | CAD 160,000 AUD 165,000 |
| Employer retirement contribution | RRSP (employee-directed, no mandatory employer) AUD 18,150 (11% super) |
| Income tax + levies (approx.) | -(67,000 CAD Ontario 2025) -(56,000 AUD approx.) |
| Net take-home (approx.) | ~CAD 93,000 (~AUD 102,000) ~AUD 109,000 |
| Monthly net (approx.) | ~CAD 7,750/mo (~AUD 8,500) ~AUD 9,100/mo |
| Comment | Canada has higher marginal tax rates — particularly in Ontario vs NSW. After-tax income is lower in Canada for equivalent salaries. However, USD-denominated remote work for US tech companies from Toronto is increasingly common and can dramatically increase effective income. |

Appendix CA-G: Canadian IT Migration Case Studies

The following case studies are illustrative composites based on typical client profiles. All names and specific identifying details have been changed.

Case Study CA-1: Priyanka — FSW from Bengaluru

Profile

Age 27. Software Developer with 4 years experience at a major Indian IT company. Bachelor's in Computer Science. IELTS 8.0 all bands. Single. Applying from India.

CRS calculation: Age 110 (max) + Bachelor's CS 120 + CLB 10 language 136 + no Canadian experience 0 + skill transferability 50 = 416. Below general draw. Below STEM draw target.

Strategy: WES ECA applied. Express Entry profile submitted. Simultaneously applied for BC PNP Tech Pilot — leveraged connection to a BC-based fintech company that had contacted her on LinkedIn. BC offered her a 3-month contract as an initial engagement.

Outcome: BC PNP nomination received after 3 months at BC company (+600 CRS). ITA received in next Express Entry draw. PR application submitted. PR granted at month 11. Now Senior Software Engineer in Vancouver at CAD 115,000.

Key lesson: The PNP pathway via an employer connection was decisive. Without the BC job offer, the FSW CRS of 416 would have been non-competitive indefinitely.

Case Study CA-2: Rohit — CEC Software Engineer in Toronto

Profile

Age 29. Software Engineer. Arrived in Canada on Post-Graduation Work Permit after completing Master's in Computer Science at University of Toronto. 18 months PGWP work experience at Toronto bank.

CRS: Age 110 + Master's CS 135 + CLB 10 (IELTS 8.5) 136 + 1yr Canadian work 40 + Canadian education 30 + skill transferability 50 = 501.

Outcome: CEC draw — ITA received in next general draw (CRS 501 easily above general draw cut-off). PR application submitted with employer reference letter, bank records, IELTS. PR granted at month 8. Applied for parent sponsorship planning — booking parent visa process for Year 5.

Key lesson: The CEC pathway for PGWP holders with Canadian Master's degrees is one of the most reliable and fastest PR pathways in the world. Executing this plan correctly — good language score, Canadian education, Canadian work experience — produces a CRS that clears virtually every draw.

Case Study CA-3: Arun — ICT via Intra-Company Transfer

Profile

Age 34. Senior Systems Analyst. Working at TCS Hyderabad for 9 years. Transferred to TCS Toronto office on intra-company transfer (ICT) work permit.

CRS without Canadian experience: Age 25 + Bachelor's 120 + CLB 9 (IELTS 7.5) 124 + skill transferability 50 = 319. Not competitive.

Strategy: Focused on 18 months Canadian work experience. Obtained IELTS 8.0 in all bands during Canadian tenure — +12 language points. After 2 years Canadian experience: CRS 319 + language improvement +12 + 2yr Canadian work experience +53 = 384. Still below STEM draw.

Pivot: Applied for OINP HCP (Ontario Human Capital Priorities). OINP selected Arun's profile (Ontario employer, Ontario occupation). Received Ontario nomination. +600 CRS. ITA at next draw. PR granted. Now working directly for a Canadian bank at CAD 130,000.

Key lesson: The ICT pathway into Canada on a multinational work permit is a genuine and underused strategy. Even if the CRS does not reach a draw cut-off within 2 years, the Canadian experience makes you a strong PNP candidate.

Case Study CA-4: Meera — BC Tech Pilot

Profile

Age 31. Cybersecurity Analyst with 7 years experience including 2 years in Singapore. IELTS 8.5 all bands. Married — husband is a software developer. Applying from Singapore.

CRS: Age 110 + Bachelor's 120 + CLB 10+ 136 + skill transferability 50 = 416. Below STEM draw historically. Husband's CRS similar.

Strategy: Meera was contacted by a Vancouver cybersecurity company on LinkedIn. They offered a full-time role in NOC 21220 — eligible for BC PNP Tech Pilot. Tech Pilot processing: 2-week work permit. Meera arrived in Vancouver. After 1 year, employer filed BC PNP Skills Immigration nomination.

Outcome: BC PNP nomination received — +600 CRS. ITA issued. PR application submitted. PR granted. Husband included as secondary applicant. Meera now works as Senior Cybersecurity Analyst at CAD 145,000. Husband found employment in Vancouver within 2 months.

Key lesson: For cybersecurity professionals, the combination of high demand and BC Tech Pilot priority processing creates a powerful employer-sponsored pathway. Active LinkedIn job searching for Canadian opportunities before arriving is the most effective first step.

Appendix CA-H: Key Canadian Immigration Contacts and Resources

| Resource | URL / Contact |
|--|---|
| IRCC — general immigration information | canada.ca/immigration ircc.canada.ca |
| Express Entry — create profile | canada.ca/express-entry |
| IRCC — check application status | cic.gc.ca/ctc-vac/connect.do |
| IRCC processing times | canada.ca/immigration-processing-times |
| NOC search tool | noc.esdc.gc.ca |
| WES (World Education Services) — ECA | wes.org |
| IRCC — language test requirements | canada.ca/english-language-tests |
| Ontario PNP (OINP) | ontario.ca/oinp |
| BC PNP | welcomebc.ca/pnp |
| Alberta AAIP | alberta.ca/aaip |
| Saskatchewan SINP | saskatchewan.ca/sinp |
| Atlantic Immigration Program | canada.ca/atlantic-immigration |
| CICC — verify RCIC registration | cicc.authority.ca |
| Global Talent Stream | canada.ca/global-talent-stream |
| Dreamvisas — Manoj Palwe RCIC | dreamvisas.com |
| IELTS (IDP and British Council) | ielts.org |
| CELPPIP (Paragon Testing) | celPIP.ca |

Appendix CA-I: Canadian Immigration Glossary

| Term | Definition |
|---------------|---|
| AIP | Atlantic Immigration Program — employer-driven pathway to Atlantic provinces |
| BOWP | Bridging Open Work Permit — for workers awaiting PR decision |
| CEC | Canadian Experience Class — PR program for those with Canadian work experience |
| CLB | Canadian Language Benchmarks — Canada's language proficiency scale (CLB 4 to 12+) |
| COPR | Confirmation of Permanent Residence — document confirming PR grant |
| CRS | Comprehensive Ranking System — scoring system for Express Entry pool |
| DLI | Designated Learning Institution — approved school for international students |
| ECA | Educational Credential Assessment — confirms overseas degree equivalency to Canadian standard |
| Express Entry | Federal skilled worker selection system managing FSW, CEC, and FST programs |
| FSW | Federal Skilled Worker — Express Entry program for workers with foreign experience |
| FST | Federal Skilled Trades — Express Entry program for skilled trades (rarely IT-relevant) |
| GTS | Global Talent Stream — fast-track (2-week) work permit for in-demand tech occupations |
| ICT | Intra-Company Transfer — work permit for employees moving within multinational companies |
| IMP | International Mobility Program — umbrella for LMIA-exempt work permits |
| IRCC | Immigration, Refugees and Citizenship Canada — federal immigration department |
| ITA | Invitation to Apply — formal invitation to submit PR application from Express Entry pool |
| LMIA | Labour Market Impact Assessment — employer document confirming no Canadian available for the role |
| NOC | National Occupational Classification — Canada's occupation classification system |
| NOI | Notification of Interest — some PNPs issue NOI before formal nomination |
| OINP | Ontario Immigrant Nominee Program — Ontario's PNP |
| PGWP | Post-Graduation Work Permit — open work permit for international graduates |
| PNP | Provincial Nominee Program — provincial immigration nomination adding 600 CRS points |
| PR | Permanent Resident — someone granted permanent residence in Canada |

| | |
|------|--|
| RCIC | Regulated Canadian Immigration Consultant — licensed by CICC to provide immigration advice |
| SINP | Saskatchewan Immigrant Nominee Program |
| TEER | Training, Education, Experience and Responsibilities — NOC classification level |
| WES | World Education Services — most popular ECA body for IRCC purposes |

Appendix CA-J: Dual-Country Master Checklist

This side-by-side master checklist covers the key documents, fees, and steps for BOTH Australia and Canada simultaneously. Use this as your single reference document.

Documents — Prepare Once, Use for Both

| Document | Australia Use Canada Use |
|--|--|
| Current passport (certified copy) | DHA application IRCC application |
| All educational certificates + transcripts | ACS assessment WES ECA |
| NAATI-certified translations (if not in English) | ACS + DHA WES requires English docs |
| Employment reference letters (all employers, 10 years) | ACS assessment FSW/CEC documentation |
| Police clearance — India NDPB | DHA visa application IRCC application |
| Police clearance — other countries (12mo+) | DHA visa application IRCC application |
| English test result — IELTS or PTE | ACS + SkillSelect EOI Express Entry profile (IELTS accepted; PTE not for Canada — use IELTS) |
| Marriage certificate (if married) | Secondary applicant on visa Included in application |
| Spouse documents (passport, qualifications, language) | Secondary applicant Included in application |

Language Test — Critical Country Difference

IMPORTANT: IELTS vs PTE for Dual-Country Strategy

IELTS Academic is accepted by BOTH Australia (ACS + DHA) AND Canada (IRCC). PTE Academic is accepted by Australia (ACS + DHA) but NOT by Canada for Express Entry. If you are pursuing both Canada and Australia simultaneously, sit IELTS — not PTE. This is the single most important strategic alignment decision for dual-country applicants.

Fees Comparison — Australia vs Canada

| Fee Item | Australia (AUD) | Canada (CAD) | Notes |
|----------------------|-----------------------|--------------------------|--------------------------------|
| Skills assessment | ACS: 540 | WES ECA: ~230 + shipping | Both required |
| Language test | IELTS: ~250 | IELTS: ~280 (in India) | Single test serves both |
| EOI/Profile lodgment | Free (SkillSelect) | Free (Express Entry) | Both free to lodge |
| Visa/PR application | 4,765 (primary adult) | 1,505 (primary adult) | Australia significantly higher |
| Secondary adult | 2,385 | 1,505 | |

| | | | |
|--------------------------------|--------------------|--------------------|--------------------------------|
| Child | 1,195 | 155 | Canada much lower for children |
| Health exam | ~300-400 per adult | ~200-300 per adult | Both required |
| Police clearances | ~150-300 total | ~100-200 total | Same documents |
| Professional fees (agent/RCIC) | 3,000-8,000 AUD | 2,500-6,000 CAD | Varies by case complexity |

Timeline Comparison

| Stage | Australia (Typical) Canada (Typical) |
|--------------------------------------|---|
| Skills/Credential assessment | ACS: 4-8 weeks WES ECA: 2-3 weeks |
| Language test result | IELTS: 3-5 days Same |
| EOI/Profile active to ITA | 190: 2-12 months Express Entry: 3-12 months (STEM draw) |
| Visa/PR application to grant | 190: 6-18 months FSW/CEC: 6 months (IRCC target) |
| Total: Application start to PR grant | 12-24 months typical 9-18 months typical |
| PR to citizenship | 4 years total / 1 year as PR 3 years physical presence in 5 |
| Total: Start to citizenship | ~6-9 years ~5-7 years |

Part II — Final Note

Part II of this book has given you the complete Canada migration roadmap for IT professionals — from NOC code selection through province-by-province PNP strategy, employer pathways, and the definitive dual-country decision framework.

Combined with Part I (Australia), you now hold a dual-destination, fully integrated migration strategy guide that no other single publication offers.

The decision between Canada and Australia is not one you need to make immediately. The smarter strategy is to prepare for both, submit profiles to both systems, and let the invitations decide for you. The preparation required for each system overlaps significantly — an IELTS 8.0 score, strong employment documentation, and a clear occupation mapping serve both tracks.

If this book helped you understand your options or avoid a costly mistake, please leave an honest Amazon review. Two minutes — it helps the next person in the same situation.


For a professional assessment of your specific immigration case, consider a Personal Evaluation Report (PER) with Manoj Palwe at dreamvisas.com.

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Thank you for reading.

You're Australian and Canadian journey starts here.