



Lacagta

Australia waxay leedahay dhaqaalaha suuqa xortaa oo leh shaqaale xirfad leh. Dhaqaalaha Australia wuxuu aad ugu xiran yahay warshadaha kowaad sida macdan-qodidda iyo beeraha. Qaybaha waxsoosaarka iyo Adeegga ayaguna sidoo kale waa muhiim.

Yunidka lacagta waa doolarka Australia. Badiba lacagaha ajnabiga waa lagu sarifi karaa sarraafadaha lacagta oo ka jira madaarka iyo badiba banuugta. Waxaad u baahan tahay inaad tusto baasaborkaaga ama dokumantiga lagu safrayo si aad u sarifato lacagta.



Lacag-bixinnada iyo adeegyada

Maalmaha kowaad ka dib markaad Australia timaaddo qofka caseworkerkaaga ama proposerkaaga ayaa ku gayn doonaa Centrelink kuguna caawin doona inaad isku-diiwaangeliso lacag-bixinnada taageerada dakhliga iyo wixii kale oo adeegyo ah oo aad xaq u-leedahay. Waxaad u-baahan doontaa inaad keento caddaynta aqoonsiga sida dokumantiyadaada socdaalka, iyo faahfaahinta akoonkaaga bangiga.

Bangi adeegsiga

Dhowr maalmood ka dib markaad Australia timaado qofka caseworkerkaaga ama proposerkaaga ayaa kaa caawin doona inaad furato akoon bangi. Si loo furto akoon bangi, waxaad u baahan doontaa inaad keento caddaynta aqoonsiga sida baasaboorka, dokumantiyada socdaalka iyo faahfaahinta cinwaanka. Waxaad kaloo u baahan tahay inaad bangiga u-keento Faylka Tax File Number (TFN) isla markii aad hesho. Lacag-bixinnada Dowladda Australia oo lagu bixiyo Centrelink waa in si toos ah loogu shubaa akoonka bangiga. Ganacsiyo badan waxay kaloo shaqaalahooda lacagta ku siiyaan akoonkooda bangiga.

Bangiga elaktarooniga ama intarneedka ah waa xirfad guud oo Australia ka jirta ayadoo uu bangigu ku siin doono kaarka bangiga iyo Lambarka Aqoonsiga Shaqsiga (Personal Identification Number - PIN) si aad u isticmaasho markii aad lacag dhiganayso ama kala soo-baxayso adoo adeegsanaya Automatic Teller Machines (ATMs), ama laamaha bangiyada ama kaashirada supermarket-yada.

Waxaa muhiim ah inaad cidna u-sheegin PIN-kaaga aadna u-fududeyn cid kastaa inay ogaato lambarka. Waxaa muhiim ah inaad taleefan u dirto bangiga haddii kaarkaaga bangiga la xado ama uu lumo. Bangiyadu waa sida ugu ammaansan oo looga ilaaliyo lacagta qofka wixii xadid ah ama lumid ah. Ku-qarinta lacagta gurigaaga dhexdiisa laguma talinayo.

Miisaniyad-samaynta

Qarashka nolosha Australia waa mid sarraysa. Yeelashada miisaaniyad waxay kaa caawinaysaa inaad ogaato inta lacag aad haysato, intaad qarash-garayn karto, iyo intaad kaydsan karto. Lacagta kirada, cuntada iyo biilasha (sida biyaha, gaaska iyo korantada) waa kuwo qaali ah waxayna qaadan karaan badiba dakhligaaga inta lagu jiro marxaladaha hore ee dejinta. Ku-bixinta waqtigeeda sida canshuurahaaga, iyo biilasha kale waxay kaa caawin kartaa inaad ku yeelato **sooyaalka kareedhitka fiican** Australia. Sooyaalka kareedhitka fiican waxaa looga baahan yahay inaad qaadato dayn si aad baabuur ugu gadato ama aad guri u-gadato (loo yaqaan 'deynta mortgage').

Ayadoo ku xiran duruufaha noloshaada, ee markaad timaado Australia waxaad haysan kartaa dakhli ka badan ama ka yar intii aad hore u-haysan jirtey noloshaada, iyo sidoo kale biilal ka badan kuwii aad hore u haysan jirtey. Labada siyoodba waxaad u-baahan doontaa inaad isku habaysato sidaad hore lacagta u-adeegsan jirtey, iyo inaad miisaaniyad samaysato taas oo ku habboon duruufahaaga cusub. Qaar ka mid ah caadooyinka miisaaniyad-samaynta waa:

- qor miisaaniyad si aad ula socoto dakhliga iyo qarashka. Ogow baahiyahaaga lacagna meel u-dhigo waxyaalahaas
- hayso risiidhada si aad uga-warqabto inta lacag aad qarash-garaynayso
- iska ilaali ujooyinka bangiga adigoo raacaya xeerarka noocyada akoonka
- iska ilaali isticmaalka kareedhitka iyo kaararka kareedhitka ilaa aad habsato dakhli joogto ah aadna hubto inaad iska bixin karto
- iska ilaali gadashada sal-fudeydka ah
- si taxadar leh u-maaree adeegsiga adeegyada moobaylada iyo intarneedka sababtoo ah aad bay qaali u-yihiin
- Adeegso bangiga taleefanka ama intarneedka si aad ula socoto lacagta.

Bixinta biilasha

Shirkadaha bixiya adeegyada taleefanka, korantada iyo biyaha waxay si joogto ah usoo-diraan biilal kuwaas oo ay tahay in la bixiyo marka la gaaro waqtiga bixintooda. Waxaa muhiim ah in lacag-bixinta waqtigooda lagu bixiyo ama adeegyada waa la jari karaa ama ujradda daahidda ayaa la dulsaarayaa. Badiba biilasha waxaa lagu bixin karaa xafiisyadaka boostada, ama qof ahaan xafiiska shirkadda ama taleefan ama adeegyada bangiga intarneedka. Markii aad guriga ka-guurto waxaad u baahan tahay in lagaa jaro adeegyada biilasha gurigaaga hore laguuguna xiro gurigaaga cusub.

The image shows three overlapping utility bills. The top bill is from ACT Revenue Office, titled 'RATES ASSESSMENT NOTICE FOR THE YEAR 17'. It details rates for the year 2014-15, including a discount for full payment. The middle bill is from Eurobodalla Shire Council, titled '3rd Instalment Details', showing a 3rd instalment due on 28 February 2016. The bottom bill is from Actew Water, titled 'Water and Sewerage account Tax invoice', showing a full payment due of \$274.00 on 8 Mar 2013. The Actew Water bill also includes a table of services and their rates.

Service	Rate
Account enquiries	13 14 90
Including government concessions, hardship relief and complaint procedures	
Hearing impaired (TTY)	13 36 77
National Relay Service	
Emergencies and faults	
Water, sewerage and stormwater	13 11 93
24 hours	
Service standards	
Includes for future to meet service standards	13 14 93
Language assistance	
24 hours	13 14 90
Internet	

Dukaamaysiga

Gorgortanku maahan fal guud oo Australia ka jira. Badeecada lagu bandhigay dukaamada waxay leeyihiin qiimo go'an oo ay dadku bixiyaan. Mararka qaarkood marka la gadanayo alaabo badan (sida baabuurta) waa wax la aqbali karo in la gorgortamo. Dukaamada tafaariiqleyda mararka qaarkood waxay bixiyaan wax-ka-dhimid waxyaalaha waaweyn haddii dadku lacag caddaan ah bixinayaan ama gadanayaan wax ka badan hal wax.

Marka waxyaalaha laga gadanayo dukaamada Australia waxaa la gala layman iyo safaf. Mararka qaarkood waxaa lagaaga baahan yahay inaad lambar ka qaadato mashiinka oo aad sugto ilaa lambarkaaga la waco. Dadka Australia waxay u-qaataan edeb-darro ama dambi haddii dadka lagu riixo safafka.

Cuntada

Dhammaan magaalooyinka waaweyn iyo magaalooyinka yaryar waxaa ka jira noocyo dukaamo kala duwan si ay u-gadaan cuntada, dharka iyo baahiyaha maalmeed. Badiba magaalooyinka waxaad cuntada ka gadan kartaa qaybo kala duwan ee supermarkets-ka. Badiba magaalooyinka caasimadaha waxay leeyihiin suuqyo halkaas oo furuud fareesh ah, qudaarta, hilibka, jikinka iyo kalluunka laga soo gadan karo. Qiimahu guud ahaan waa raqiis suuqyadaas.

Mar kasta waxaa raqiis ah inaad guriga wax ku karsato oo wax ku cunto. Maqaayadaha halkan Australia waa qaali. Magaalooyinka waaweyn waxay leeyihiin maqaayado iyo kayfaf kuwaas oo bixiya noocyo cuntooyin kala duwan laga keenay dhammaan adduunka oo dhan. Waxaa kaloo jira khiyaaro 'fast food' badan ama 'take away' ah oo la helo.

Dharka

Dadka Australia waxay xor u yihiin inay xirtaan qaabkii dharka oo ay door bidaan. Qaabka dadka westernka ah waa kan ugu caansan. Waxaad dooran kartaa inaad gashato dharka u-gaarka ah dhaqankaagii hore ama diintaada.

Qiimaha dharka iyo kabaha wuxuu ku xidhan yahay qaabka, tayada iyo summadda magaca. Dharka iyo kabaha waxaa laga soo gadan karaa meelo kala duwan oo ay ka mid yihiin bakhaarada dukaamada waaweyn iyo dukaamada yaryar. Haya'daha axsaan-falka qaarkood waxay leeyihiin dukaamo ku iibiya qiimo jaban dharka duuga oo nadiif ah iyo kabaha. Badanaa waxaa jira qolalaka laysku-jimeeyo oo dukaamada ku dhex-yaal halkaas oo dadku isku cabiri karaan dharka si ay u eegaan inay le'gyihiin.

Badiba dugsiyadu waxay leeyihiin yunifoomka dugsiga kuwaasna waxaa laga soo gadan karaa dugsiga ama dukaamada dharka qaarkood. Badiba dugsiyada hoose gashiga koofiyad la ogol yahay waa qasab waxayna ka ilaalisaa carruurta qorraxda markay dibadda ku cayaarayaan. Taasna waxaa sababa qorraxda oo aad u xoog badan halkan Australia, waxayna u-dhowdahay inay gubto maqaarkaaga marka loo eego goobaha kale ee adduunka.



Boggan si ula kac ah ayaa loo baneeyey



Australian Government
Department of Social Services

Oo ay bixisay Haya'dda Caalamiga ee
Socdaalka ayadoo ka wakiila Wasaaradda
Australia ee Adeegyada Bulshada

