

# The Couples Roadmap

Australian Partner Visa: from first date to permanent residency

How to set the foundations now, even if you're applying years from now

**FREE - 14 pages of strategic guidance**

# Why we made this guide free

---

Most partner visa guides assume you're ready to lodge tomorrow. This one is different. It's for couples who are months or years away from their actual application but want to start doing the right things now.

If you're newly together, in a long-distance phase, deciding whether to register your relationship or marry, or just trying to understand what you're walking into - this guide is for you. The decisions you make in the next 6 to 18 months shape how strong your application will be when you eventually lodge it.

## Who this is NOT for

If you're already 12+ months into living together, your eligibility is clear, and you're ready to start gathering evidence and writing statements - you've outgrown this free guide. You need the full pack. See the back page.

## What this guide covers

- How to know if you're ready to apply (or how far away you are)
- Onshore (820/801) vs offshore (309/100) - which one fits your situation
- Marriage vs de facto vs registered relationship - the strategic choice
- The 8 things you should do RIGHT NOW even if you're lodging in 12+ months
- Strategic timing: when to lodge and when to wait
- What it actually costs (the real numbers, not the marketed ones)
- What the Department actually looks for (the four pillars explained simply)
- When to engage a lawyer or migration agent (and when you don't need to)

# 1. Are you ready to apply right now?

A strong Partner Visa application needs four things in place. Be honest about where you are.

## The four readiness criteria

#	Criterion	How to assess
1	Recognised relationship	Married OR 12+ months of de facto cohabitation OR your relationship is registered
2	Evidence in all four pillars	Joint financial activity, shared household, social recognition as a couple, mutual
3	Witnesses available	2 to 4 Australian citizens or PRs aged 18+ who know you both as a couple and
4	Visa situation stable	Applicant has a valid visa, no condition 8503 (no further stay), no Section 48 bar

### Scoring yourself

If 4 of 4 are yes: you're ready. Get the full pack and start the formal prep.

If 3 of 4 are yes: you're 2-6 months away. Use the foundation steps in this guide to fill the gap, then come back.

If 2 of 4 are yes: you're 6-18 months away. Use this guide to plan the path; don't rush to lodge.

If 0-1 are yes: you're at the early planning stage. This guide is exactly for you. Set the foundations.

## 2. Onshore (820/801) vs offshore (309/100)

The Australian Partner Visa has two pathways depending on where the applicant is at lodgement.

	Onshore (820/801)	Offshore (309/100)
Applicant location at lodgement	Inside Australia	Outside Australia
Applicant location at grant	Inside Australia	Outside Australia (but enters AU shortly after)
Bridging visa during processing	Yes (BVA - live and work in AU)	No (applicant stays overseas)
Medicare access during processing	Yes (after lodgement)	No (until visa grant + AU entry)
Application fee (July 2025)	AUD \$9,095+	AUD \$9,095+
Typical processing time	14-29 months	Similar

### Decision tree

- **Both partners currently in Australia.** Onshore (820/801) is your pathway. The applicant must remain in Australia until grant.
- **Applicant is overseas, sponsor is in Australia.** Offshore (309/100) is your default. The applicant lodges from outside Australia and stays overseas during processing.
- **Both overseas, planning to move to Australia.** Decide based on the applicant's relocation timing. Lodge offshore now, OR wait until both are in Australia and lodge onshore. The pathway you choose has real consequences for processing time and quality of life during the wait.

#### The 'visitor visa to lodge onshore' trap

Some couples bring the partner to Australia on a visitor visa specifically to lodge onshore. Most visitor visas have condition 8503 (no further stay) which BLOCKS this. Even visitor visas without 8503 attract scrutiny if the Department thinks the visit was solely to lodge a partner visa (it's called 'circumventing offshore processing'). Get registered MARA agent advice before doing this.

## 3. Marriage vs de facto vs registered relationship

All three pathways lead to the same Partner Visa. The choice depends on your situation and timeline.

Pathway	Time required	Cost	Best for
Marriage	Whatever your wedding plans require	Wedding cost + marriage cert (~\$60)	Couples who are getting married anyway. Marriage cert is the strongest single piece of commitment evidence.
12-month de facto	12 months of continuous cohabitation	\$0	Couples in no rush. The 12-month clock is the easiest pathway if you have time.
Registered relationship	2-6 weeks application + waiting for the certificate	AUD \$200-280 (state dependent)	Couples who can't wait 12 months and aren't ready to marry. Available in NSW, VIC, QLD, ACT, TAS, SA only.
Compelling circumstances	N/A - assessment based	\$0	Couples with a dependent child together. High bar otherwise. Get migration advice.

### Strategic recommendation

If you're already in a marriage or planning one in the next 6 months: marry first, lodge after. If you'll be 12+ months de facto by your planned lodgement date: just wait, no need for registration. If your visa expires in less than 12 months and you're not yet at 12 months de facto: register the relationship to avoid the gap.

## 4. Eight things to do NOW (even if applying in 12+ months)

---

Every month of joint activity is evidence that compounds. Start these the moment you decide you'll eventually apply, even if that's a year or two away.

### 1. Open a joint bank account

Single highest-leverage thing you can do early. 6 months of joint statements is meaningful evidence, 12 months is strong, 24 months is exceptional. Fastest evidence ROI.

### 2. Update super beneficiary nominations to your partner

Free, takes 5 minutes via your super fund's portal. Generates strong commitment evidence that the Department weighs heavily.

### 3. Switch private health to a couple/family policy

If either of you has private health, switch the policy. Joint Bupa or Medibank is good evidence with low effort.

### 4. Put both names on the lease (when you move in together)

If your landlord prefers one name, ask for a letter confirming both occupants. Joint mail and joint utility bills also work.

### 5. Take dated photos throughout the relationship

Don't rely on phone metadata that can disappear. Actively note dates, places, and who's in the photo as you go. Future you will thank present you.

### 6. Set up a shared digital evidence folder

Dropbox, Google Drive, anything. Drop in evidence as you accumulate it: photos, screenshots of joint plans, joint mail, etc. Builds passively over time.

### 7. Identify your future Form 888 witnesses informally

You don't need to ask them yet. Just notice who knows you both as a couple, what events they've attended with you, how long they've known each of you.

### 8. Make wills naming each other as beneficiaries

Strong commitment evidence. DIY wills via state-based services or willd.com.au cost around \$160 each.

#### Compounding effect

If you do these 8 things today and lodge in 12 months, your application is materially stronger than the same application lodged today with no foundation work. Every month compounds.

## 5. What it actually costs

Real numbers as at July 2025, indicative for July 2026. Verify against [immi.homeaffairs.gov.au](https://immi.homeaffairs.gov.au) before relying on them.

Item	Cost (AUD)	Notes
Visa application fee (820/801)	\$9,095	Indexed annually 1 July. Single largest cost.
Health examinations	\$400-550 each	Bupa Medical Visa Services. Both applicant and dependants.
AFP National Police Check	\$56 each	Both applicant and sponsor.
Overseas police clearances	\$20-150 each	Per country lived in 12+ months since age 16.
NAATI translations	\$70-100/page	If documents not in English.
Relationship registration (state)	\$200-280	Optional - waives 12-month de facto rule.
Total typical cost (couple)	\$10,000-12,500	Depends on country count, dependants.
Migration agent (optional)	\$3,500-7,000+	If you choose to use one (most don't need to).
DIY pack (this product family)	\$497	Replaces the migration agent for straightforward cases.

### The real number you should plan for

Budget around **\$10,000 to \$12,500 AUD** for the visa itself plus all required checks and translations. Add the migration agent fee on top if you choose to use one. Subtract the agent fee (and replace with \$497) if you DIY.

## 6. What the Department actually looks for

---

Regulation 1.09A of the Migration Regulations 1994 sets out the criteria. Your case officer assesses your relationship across **four pillars**. Strong applications cover all four with substantial evidence; weak ones cover one or two thoroughly and ignore the others.

### Pillar 1 - Financial aspects

Joint bank accounts, joint loans, joint insurance, super beneficiary nominations, wills naming each other. Shows your lives are financially entangled.

### Pillar 2 - Nature of household

Lease or mortgage in both names, joint utility bills, mail addressed to both at the same address, driver's licences with shared address. Shows the operational reality of running a home together.

### Pillar 3 - Social aspects

Form 888 witness statements (2-4), curated dated photos with captions, joint travel evidence, joint event invitations, joint memberships. Shows you're recognised as a couple by your wider community.

### Pillar 4 - Nature of commitment

Detailed personal statements from both partners, marriage or relationship registration certificate, evidence of long-term planning, communication samples, powers of attorney. Shows mutual, exclusive, ongoing commitment to a shared future.

#### Quality beats quantity

Twenty thoughtfully selected documents covering all four pillars beats 200 utility bills covering only one. Curate ruthlessly. Caption everything. Your case officer's time is finite.

## 7. When to engage a migration agent (and when you don't need to)

---

### You probably DON'T need an agent if:

- Both partners are in Australia legally
- No prior visa refusals or cancellations for either partner
- Clean criminal records for both
- Genuine, evidenceable relationship
- Sponsor under sponsorship limits (no more than 1 prior partner sponsorship, 5 years since)
- No condition 8503 (no further stay) on the applicant's current visa
- Comfortable spending 6-12 weeks of part-time work on the application

### You SHOULD engage an agent if:

- Prior visa refusal or cancellation for either partner (Section 48 implications)
- Criminal history that might fail the character test (12+ months imprisonment, etc.)
- Family violence considerations on either side
- PIC 4020 (fraud or misleading information) concerns from prior applications
- Sponsor at the sponsorship limit and seeking a 'compelling circumstances' exception
- Condition 8503 in force and seeking a waiver
- Schedule 3 considerations (you're unlawful in Australia)
- Same-sex couple from a country where the relationship is criminalised (specific framing needed)

#### How to find a good migration agent

Check OMARA registration at [mara.gov.au](http://mara.gov.au). Look for agents who specialise in partner visas (not generalists). Expect to pay \$3,500-7,000 for a full-service partner visa engagement. Many offer single \$300-500 consultations if you just need advice on a specific issue, not full representation.

# Ready for the next step?

---

If after reading this guide you're confident the DIY pathway is right for you, the full Australian Partner Visa Pack from PartnerPath AU picks up where this guide ends.

## What's in the full pack

- **AI Co-Pilot + 24 expert prompts** engineered specifically for partner visa work
- **Companion App** with 21 step-by-step guided modules
- **Master Playbook** (24 pages, end-to-end PDF reference)
- **Document Tracker** (10-tab Excel with progress %)
- **Worked Examples** document with sample relationship statements and Form 888s
- **Visual Timeline Infographic** (A3, print-ready)
- **ImmiAccount Upload Guide** with folder structure and slot mapping
- **Photo Evidence Worked Example** showing the required format
- **Special Situations Addendum** for same-sex couples, children, prior relationships
- **7 editable Word templates** for statements, witness brief, joint stat dec, etc.
- **Lifetime updates** as Department rules change

### AUD \$497 (one-off, lifetime updates)

Compared to \$3,500-\$7,000+ for a migration agent, plus the \$9,095+ visa fee you'll pay either way. Visit [partnerpath.com.au](https://partnerpath.com.au) to learn more.

### This free guide is yours to keep

Whether or not you buy the full pack, this guide is yours. Share it with friends in similar situations. We made it free because we'd rather couples have good information than no information.

---

© PartnerPath AU - The Couples Roadmap, Free Edition 2026. Educational content only. Not migration advice. Verify all information against the Department of Home Affairs before relying on it.