Manage advance payments using your Centrelink online account

* [Apply for an advance payment](#Apply_advance)
* [Adjust your advance repayments](#Adjust_advance)
* [Make an advance repayment](#Make_advance)

Apply for an advance payment

This video shows you how to apply for an advance payment using your Centrelink online account.

Select **MENU** from your homepage.

Select **Payments and claims**.

Select **Manage payments**.

Select **Manage advance payments**.

The **Advance payments** page shows information about your current and previous advances.

If you have a current advance, we’ll tell you:

* the advance type
* the start date
* the amount advanced to you
* your fortnightly repayment amount
* the amount yet to be paid
* when you can apply for your next possible advance.

We’ll tell you if you’re eligible to apply or not.

If you’re eligible, select **Start**.

Read the information about advance payments, then select **Begin**.

Select the **type of advance** you want to apply for.

Read the eligibility requirements.

Enter how much money you have left at the end of each fortnight, after all your regular expenses.

Select **Continue** to proceed.

Based on your circumstances, we’ll tell you how much you can apply for.

Enter the **advance amount** you want to apply for.

Depending on the type of advance, you can get your advance payment in 1 or 2 instalments.

In this example, we’ll request 2 instalments.

Enter the **first instalment amount**.

We’ll tell you how much your **second instalment amount** is.

Select the **calendar** icon to enter the date you want the second instalment processed.

Select **Continue** to proceed.

Select **Begin** to review and submit your advance application.

We’ll give you a summary of the details you’ve given us.

We’ll also tell you about your fortnightly repayment amount.

Your repayment is taken from the amount we’d normally pay you, so you don’t need to do anything to set this up.

Read the details on this page and make sure they’re correct.

If you need to make changes, select **Update**.

Read the declaration.

If you understand and agree with the declaration, select **I have read and agree with the above conditions**.

Then, select **Submit**.

We’ll give you a receipt to let you know your application has been processed. Make a note of the **Receipt ID** for your records.

Select **Save your receipt** to keep a copy of your receipt.

Select **Print** if you want to print your receipt.

Select **Return home** to go back to the **Advance payments** page.

On the **Advance payments** page, we’ll give you a summary of your new advance payment details.

Select **Home** to go back to your online account homepage.

From your homepage you can complete other transactions, or select **Return to** **myGov** to go back to your myGov account.

For your privacy and security, **sign out** when you’ve finished using your myGov account.

Adjust your advance repayments

This video shows you how to adjust your advance repayments using your Centrelink online account.

Select **MENU** from your homepage.

Select **Payments and claims**.

Select **Manage payments**.

Select **Manage advance payments**.

The Advance payments page shows information about your current and previous advances.

Select **Manage**.

Select **Adjust repayments**.

Read the information about adjusting your repayment amount, then select **Begin**.

Enter the **new repayment amount**. If you’re already paying the minimum repayment amount, you won’t be able to change it to a lower amount.

If you’re increasing your repayment amount, select **Yes** or **No** to tell us if you can afford this without putting yourself in financial hardship.

Select **Continue** to proceed.

Select **Begin** to review and submit your repayment adjustment.

We’ll give you a summary of the details you’ve provided.

Check the information to make sure it’s correct.

If you need to make changes, select **Update**.

If the details are correct, select **Next**.

Read the declaration. If you understand and agree with the declaration, select **I have read and agree with the above conditions**.

Then, select **Submit**.

We’ll give you a receipt to let you know your advance payment request has been processed.

Make a note of the **Receipt ID** for your records.

Select **Save** **your receipt** to keep a copy of your receipt.

Select **Print** to print your receipt.

Select **Return home** to go back to your Advance payments page.

We’ll give you a summary of your advance payment details, including your new repayment amount.

Select **Home** to go back to your homepage.

From your homepage, you can complete other transactions or select **Return to myGov** to go back to your myGov account.

For your privacy and security, **sign out** when you’ve finished using your myGov account.

Make an advance repayment

This video shows you how to repay your advance payment using your Centrelink online account.

Select **MENU** from your homepage.

Select **Payments and claims**.

Select **Manage payments**.

Select **Manage advance payments**.

The Advance payments page shows information about your current and previous advances.

Select **Manage**.

Select **Make a repayment**.

Read the information about making a repayment, then select **Begin**.

Select how you want to make the repayment by choosing either:

* Credit or debit card, or
* Post Billpay.

You can only pay by credit or debit card once every 28 days for each advance type.

You can make a payment using Post Billpay at any Australia Post Office using cash, a credit or debit card, cheque or money order.

You can only use the barcode for this payment, so you’ll need to:

* print the Post Billpay barcode
* or save a copy of the barcode to your mobile device.

If you pay with cash or card, we’ll update your record instantly.

Payments made with cheque or money order can take up to 7 working days to process.

In this example, we’ll select **Credit or debit card**.   
Select how you want to make the repayment, by choosing either:

* pay total amount, or
* pay other amount.

If you select **Pay other amount**, enter the amount you want to pay, then select **Next**.

Select **Continue** to proceed.

Select **Begin** to enter your credit or debit card details.

Enter all your card details, including:

* Cardholder name
* Card number
* Expiry date
* Security code (CCV)

If the details you’ve entered are correct, select **I confirm the payment details entered are correct**, then **Pay now**.

We'll give you a receipt to let you know your payment has been processed.

Make a note of the **Receipt ID** for your records.

Select **Save your receipt** to keep a copy of your receipt.

Select **Print** to print your receipt.

Select **Return home** to go back to your **Advance payments** page.

Select **Home** to go back to your homepage.

From your homepage, you can complete other transactions or select **Return to myGov** to go back to your myGov account.

For your privacy and security, **sign out** when you've finished using your myGov account.