

Australian Pension News



centrelink

Need someone to deal with us on your behalf?

We are aware there may be times in your life when it's difficult to manage your personal and financial circumstances.

If you have problems managing your affairs because of an emotional or physical impairment, you can choose a friend, family member or organisation to help you with your Centrelink business.

If you have a person or organisation helping you with your Centrelink business, you can contact us if you need to. You can also change or end the arrangement at any time.

To do this, contact Centrelink International Services on one of the phone numbers listed on the back page. No-one else can tell us information on your behalf, ask questions for you, or be told anything about you by us unless one of these arrangements is in place. There are three different arrangements that can be made.



Person permitted to enquire

This arrangement allows you to choose a person or an organisation to contact us on your behalf and ask questions about your payment. This will not allow them to tell us about changes in your circumstances.

Correspondence nominee

This arrangement allows a person or an organisation to contact Centrelink International Services on your behalf to request information, and authorises them to advise us of changes in your circumstances. When we send you a letter, a copy is also sent to your correspondence nominee. We may contact the correspondence nominee instead of you. Your nominee is responsible for either acting on your behalf, or communicating with you about actions that are required.

Payment nominee

This arrangement allows a person to receive your Centrelink payments on your behalf. You should only appoint someone as your payment nominee if you are certain they will act in your best interests, as they will have full access to all your Centrelink payments.

If you want a person to receive your Centrelink payments and correspondence, you will need to appoint both a correspondence nominee and a payment nominee. The person you appoint as correspondence nominee can be different to the person you appoint as payment nominee.

To appoint a nominee or a person permitted to enquire on your behalf, you will need to complete the form *Authorising a person or organisation to enquire or act on your behalf*. This form can be found at humanservices.gov.au/customer/forms/ss313



Rates

Outside Australia pension rates and thresholds are reassessed in January, March, July and September each year.

Rates and thresholds

These Australian dollar (A\$) figures are a guide only and are effective from 20 March 2015 unless otherwise stated.

Outside Australia pension rates and thresholds	SINGLE	COUPLE both eligible	COUPLE one eligible partner	COUPLE separated due to ill health
How much pension^{1,2,3}	Per year	Per year	Per year	Per year each
Maximum basic rate	A\$ 20,337.20	A\$ 30,659.20	A\$ 15,329.60	A\$ 20,337.20
Basic Pension Supplement	A\$ 579.80	A\$ 962.00	A\$ 481.00	A\$ 579.80
Total	A\$ 20,917.00	A\$ 31,621.20	A\$ 15,810.60	A\$ 20,917.00
Allowable Income⁴	Per year	Combined	Combined	Combined
Full pension	up to A\$ 4,160.00	up to A\$ 7,384.00	up to A\$ 7,384.00	up to A\$ 7,384.00
Part pension	less than A\$ 45,994.00	less than A\$ 70,626.40	less than A\$ 70,626.40	less than A\$ 91,052.00
Allowable Assets⁵	Single	Combined	Combined	Combined
Full pension— Homeowner	A\$ 202,000.00	A\$ 286,500.00	A\$ 286,500.00	A\$ 286,500.00
Full pension— Non-homeowner	A\$ 348,500.00	A\$ 433,000.00	A\$ 433,000.00	A\$ 433,000.00
Part pension— Homeowner	less than A\$ 738,500.00	less than A\$ 1,097,500.00	less than A\$ 1,097,500.00	less than A\$ 1,359,500.00
Part pension— Non-homeowner	less than A\$ 885,000.00	less than A\$ 1,244,000.00	less than A\$ 1,244,000.00	less than A\$ 1,506,000.00
Deeming rates and thresholds	Single	Combined	Combined	Combined
Threshold	A\$ 48,000.00	A\$ 79,600.00	A\$ 79,600.00	A\$ 79,600.00
Rate below threshold	1.75%	1.75%	1.75%	1.75%
Rate above threshold	3.25%	3.25%	3.25%	3.25%

These rates apply to customers who are permanently outside Australia or absent from Australia for longer than six weeks.

1. The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate or nil rate is applied. Some assets are deemed to earn income and there are special rules for other types of income. There is no income or assets test for customers who are permanently blind.
2. Some customers may receive a transitional rate of pension based on the pre 20 September 2009 income test rules and payment rates.
3. Some customers may receive a reduced rate of pension based on how long they were an Australian resident.
4. Every two weeks, the Work Bonus disregards up to A\$250 of employment income earned by eligible pensioners over age pension age unless you receive Parenting Payment Single. If your employment income is less than A\$250, the unused Work Bonus is banked up to a maximum amount of A\$6,500. If you are eligible for a transitional rate, we will compare the transitional rate which has no Work Bonus to the new rate which has the Work Bonus. The transitional rate is paid whenever it pays the higher rate.
5. Single and combined couple rates are reduced by A\$1.50 per two weeks for every A\$1,000 of additional assets above the allowable assets limit. Certain assets are not included in the assets test.

Information about your payments

You will receive 13 regular four-weekly payments each year.

Four-weekly pension payment calendar—May to December 2015

Your payment will be issued on:	Direct deposit customers should receive payment by:	Cheque customers should receive payment by:	Payment covers the period:
14 May 2015	20 May 2015	3 Jun 2015	16 Apr to 13 May 2015
11 Jun 2015	17 Jun 2015	1 Jul 2015	14 May to 10 Jun 2015
9 Jul 2015	15 Jul 2015	29 Jul 2015	11 Jun to 8 Jul 2015
6 Aug 2015	12 Aug 2015	26 Aug 2015	9 Jul to 5 Aug 2015
3 Sep 2015	9 Sep 2015	23 Sep 2015	6 Aug to 2 Sep 2015
1 Oct 2015	7 Oct 2015	21 Oct 2015	3 Sep to 30 Sep 2015
29 Oct 2015	5 Nov 2015	19 Nov 2015	1 Oct to 28 Oct 2015
26 Nov 2015	2 Dec 2015	16 Dec 2015	29 Oct to 25 Nov 2015
17 Dec 2015	23 Dec 2015	6 Jan 2016	26 Nov to 23 Dec 2015

Cheques may be delivered later than these dates due to delays in mail delivery.

Direct deposit payments

In most countries we pay pensions directly into bank accounts. We encourage this method of payment as it is safe, quick and reliable.

If you receive your payment by direct deposit into your bank account it will be available within two to six days after issue. If your payment hasn't arrived within 10 days of being issued, check with your local bank before contacting us.

Payment information now on the website

Information about your payments, including the maximum rate of pension that can be paid to people outside Australia and the payment date calendar, is now available on our website. Visit humanservices.gov.au and search 'Outside Australia Pension Rates'. The payment rates are updated on our website whenever there is a change.

The payment rates in this issue are effective from 20 March 2015.



International Services closure dates

International Services will be closed on:

- Queen's Birthday—8 June 2015

What you must tell us

There can be a variety of changes in your personal circumstances that might affect how much you can get from us. You need to tell us if there is a change in your or your partner’s (if applicable) circumstances within 28 days of the change occurring. These changes may be to your:

- income
- assets
- financial investments and bank accounts
- personal circumstances, including changes to your address, marital status or your school age dependants
- international travel plans, and
- compensation claims.

You must also tell us if you:

- are imprisoned
- make any gifts to family, friends or charities, or
- receive an inheritance.

If you don’t tell us about these changes, you may be paid the wrong amount and you will have to pay money back. If there has not been any change in your circumstances, you don’t need to contact us.

If you’re unsure about whether to tell us about a change in your life that might have an impact on your pension, please contact us to find out. You can find our contact details below.

How to contact us

Visit humanservices.gov.au to find out information about your payment as well as our other payments and services.

Call us Monday to Friday, between 8.00 am–5.00 pm Australian Eastern Standard Time (AEST).

Phone calls from the following countries are Freecall™. Dial the number shown without any international or country codes before it.

Austria	Freecall™ 0800 295 165
Canada	Freecall™ 1888 2557 493
China (North)*	Freecall™ 10 800 6100 427
China (South)*	Freecall™ 10 800 2611 309
Denmark	Freecall™ 8088 3556
Germany	Freecall™ 0800 180 2482
Greece	Freecall™ 0080 0611 26209

India	Freecall™ 000 800 61 01098
Indonesia	Freecall™ 001 803 61 035
Italy	Freecall™ 800 781 977
Korea Republic	Freecall™ 003 081 32326
Netherlands	Freecall™ 0800 0224 364
New Zealand	Freecall™ 0800 441 248
Philippines	Freecall™ 1800 1611 0046
Poland	Freecall™ 00 800 6111 220
Portugal	Freecall™ 800 861 122
Singapore	Freecall™ 800 6167 015
Spain	Freecall™ 900 951 547
Thailand	Freecall™ 001 800 611 4136
Turkey	Freecall™ 00 800 6190 5703
United Arab Emirates	Freecall™ 800 061 04319
United Kingdom	Freecall™ 0800 169 5865
USA	Freecall™ 1866 3433 086

*China (North) includes the provinces of Beijing, Tianjin, Hebei, Shanxi, Inner Mongolia, Heilongjiang, Liaoning, Jilin, Shandong and Henan. All other provinces are considered as China (South) for this purpose.

Note: a Freecall™ may not be available from every location within the country and may not be free from mobile or public phones. If using a pay telephone, you will need to insert coins or a card as for a local call and this may not be refunded at the end of the call.

If you are in a country that is not listed, or if you are not able to use the Freecall™ number listed above, please contact us on **+61 3 6222 3455**.

You can fax us on **+61 3 6222 2799**, or write to us at **PO Box 7809, Canberra BC, ACT 2610, Australia**.

Please include your name, Centrelink Customer Reference Number, and your telephone number in your query.

Disclaimer: The Commonwealth of Australia has attempted to ensure the information in this publication is accurate. However, the Commonwealth does not warrant that the information is accurate or complete nor will it be liable for any loss suffered by any person because they rely on it in any way. You should contact the Australian Government Department of Human Services for full details of any entitlements and services to which you may be eligible or how any pending changes in legislation, programs or services may affect you.