



centrelink

Australian Pension News

Changes to payments while you are outside Australia

Sometimes there are changes to our payments and services. These may apply to you if you return to Australia.

If you are thinking about returning to Australia, go to humanservices.gov.au/australiansoverseas to see the current rules for your payments, including:

- Age Pension
- Disability Support Pension
- Wife Pension, and
- Widow Pension.

Go to humanservices.gov.au/budget to find out about Budget announcements that may affect your payments.

Budget measures are subject to passage of legislation. Updates to the webpages may occur regularly, so you should continue to check for any new information that might be of interest.



Assets test changes from 1 January 2017

Most pensions, allowances and concession cards have assets test limits. These limits determine if your assets will affect your payment rate. From 1 January 2017 there will be a one off change to the limits and pension rate calculation.

What are the changes?

The assets free area will increase. The assets test free area is the amount of assets above which allowances are not paid and pensions are reduced. For most pensioners this will result in either an increase or no change to your payment.

Status	Asset free area at 20 September 2016:	Asset free area at 1 January 2017 (then indexed every July)
Single, homeowner	\$209,000	\$250,000
Couple, homeowners	\$296,500	\$375,000
Single, non-homeowner	\$360,500	\$450,000
Couple, non-homeowners	\$448,000	\$575,000

The assets test taper rate will also increase. Currently, your payment is reduced by \$1.50 per fortnight for every \$1,000 of assets you have in excess of your assets test free area.

From 1 January 2017 this will increase to \$3.00 per fortnight.

If your pension is cancelled on 1 January 2017 due to your assets and you think this is incorrect, please contact us to discuss your circumstances.

For more information, go to humanservices.gov.au/rebalanceassets



Rates

Outside Australia pension rates and thresholds are re-assessed 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 September 2016 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\$ 20,745.40	A\$ 31,278.00	A\$ 15,639.00	A\$ 20,745.40
Basic Pension Supplement	A\$ 590.20	A\$ 972.40	A\$ 486.20	A\$ 590.20
Total	A\$ 21,335.60	A\$ 32,250.40	A\$ 16,125.20	A\$ 21,335.60
Allowable Income⁴	Per year	Combined	Combined	Combined
Full pension	up to A\$ 4,264.00	up to A\$ 7,592.00	up to A\$ 7,592.00	up to A\$ 7,592.00
Part pension	Less than A\$ 46,935.20	Less than A\$ 72,092.80	Less than A\$ 72,092.80	Less than A\$ 92,934.40
Allowable Assets⁵	Single	Combined	Combined	Combined
Full pension— Homeowner	A\$ 209,000.00	A\$ 296,500.00	A\$ 296,500.00	A\$ 296,500.00
Full pension— Non-homeowner	A\$ 360,500.00	A\$ 448,000.00	A\$ 448,000.00	A\$ 448,000.00
Part pension— Homeowner	Less than A\$ 756,250.00	Less than A\$ 1,123,500.00	Less than A\$ 1,123,500.00	Less than A\$ 1,391,000.00
Part pension— Non-homeowner	Less than A\$ 907,750.00	Less than A\$ 1,275,000.00	Less than A\$ 1,275,000.00	Less than A\$ 1,542,500.00
Deeming rates and thresholds	Single	Combined	Combined	Combined
Threshold	A\$ 49,200.00	A\$ 81,600.00	A\$ 81,600.00	A\$ 81,600.00
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 that 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. From 1 January 2017, single and combined couple rates are reduced by A\$3.00 per two weeks for every A\$1,000 of additional assets above the allowable assets limit. The allowable asset limit has also been increased. 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—November 2016 to May 2017

Your payment will be issued on:	Direct deposit customers should receive payment by:	Cheque customers should receive payment by:	Payment covers the period:
24 November 2016	30 November 2016	14 December 2016	27 October to 23 November 2016
15 December 2016	21 December 2016	4 January 2017	24 November to 21 December 2016
19 January 2017	25 January 2017	8 February 2017	22 December 2016 to 18 January 2017
16 February 2017	22 February 2017	8 March 2017	19 January to 15 February 2017
16 March 2017	22 March 2017	5 April 2017	16 February to 15 March 2017
11 April 2017	17 April 2017	1 May 2017	16 March to 12 April 2017
11 May 2017	17 May 2017	31 May 2017	13 April to 10 May 2017

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 between two to six days after issue. If your payment has not arrived within 10 days of being issued, check with your local bank before contacting us.

International Services closure dates

International Services will be closed on:

- Boxing Day—26 December 2016
- Christmas Day public holiday—27 December 2016
- Public Service holiday—28 December 2016
- New Year's Day public holiday—2 January 2017
- Australia Day—26 January 2017
- Good Friday—14 April 2017
- Easter Monday—17 April 2017
- Anzac Day—25 April 2017

How to contact us

Before calling us, go to humanservices.gov.au for more information.

Call us Monday to Friday, between 8.00 am and 5.00 pm Australian Eastern Daylight Savings Time (AEDT).

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	New Zealand	Freecall™ 0800 441 248
Canada	Freecall™ 1888 2557 493	Philippines	Freecall™ 1800 1611 0046
China (North)*	Freecall™ 10 800 6100 427	Poland	Freecall™ 00 800 6111 220
China (South)*	Freecall™ 10 800 2611 309	Portugal	Freecall™ 800 861 122
Denmark	Freecall™ 8088 3556	Singapore	Freecall™ 800 6167 015
Germany	Freecall™ 0800 180 2482	Spain	Freecall™ 900 951 547
Greece	Freecall™ 0080 0611 26209	Thailand	Freecall™ 001 800 611 4136
India	Freecall™ 000 800 61 01098	Turkey	Freecall™ 00 800 6190 5703
Indonesia	Freecall™ 001 803 61 035	United Arab Emirates	Freecall™ 800 061 04319
Italy	Freecall™ 800 781 977	United Kingdom	Freecall™ 0800 169 5865
Korea Republic	Freecall™ 003 081 32326	USA	Freecall™ 1866 3433 086
Netherlands	Freecall™ 0800 0224 364		

*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'll 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 cannot use the Freecall™ number listed above, please call 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**.

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.

Keep up to date on the latest pension payment rates and dates

Go to humanservices.gov.au and search for 'Outside Australia Pension Rates' to get the latest information about pension rates and payment dates outside Australia. Pension rates, and income and asset thresholds are updated on our website when there are changes.

This newsletter is also available on our website at humanservices.gov.au/customer/publications/int001

