Issue 40

# Australian Pension News

## Doing business with us overseas

There are many ways for you to do business with us while you’re overseas. You can call us during business hours to talk to a staff member or go online.

We know that it’s not always easy to call us during business hours due to time differences. We also know that there are some things you can’t do using our online services. This is why we have other ways for you to do business with us.

It can be difficult for people outside Australia to provide us with the information we need to assess payments correctly. If you’re overseas, the main way for you to provide information to us is through our forms.

You can find most of the forms you need at **humanservices.gov.au/forms**

For forms specific to people outside Australia, click on the ‘International forms’ link on the left hand menu.

You can use these forms to make a claim for a payment or to simply update your details at any time, this includes updating:

* bank account details
* changes to your income and assets, and
* changes to your partner’s details.

If you’re not looking to make a claim or update your details but you have a general question you can ask us on one of our social media accounts. One of our team members will respond to you. Remember to also like and follows us. It’s a great way for you to keep up-to-date with the latest news and information from us.

Go to **humanservices.gov.au/socialmedia** to find out more about our different accounts.

## 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.

Stay connected with us on social media. Follow Seniors Update on Facebook or Twitter to keep up with the latest department news, and have your general questions answered by staff. Go to **humanservices.gov.au/socialmedia** for more information.

## 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 2017 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 pension1, 2, 3 | Per year | Per year | Per year | Per year each |
| Maximum basic rate | A$ 21,164 | A$ 31,907.20 | A$ 15,953.60 | A$ 21,164 |
| Basic Pension Supplement | A$ 600.60 | A$ 988 | A$ 494 | A$ 600.60 |
| Total | A$ 21,764.60 | A$ 32,895.20 | A$ 16,447.60 | A$ 21,764.60 |
| Allowable Income4 | Per year | Combined | Combined | Combined |
| Full pension | Up to A$ 4,368 | Up to A$ 7,800 | Up to A$ 7,800 | Up to A$ 7,800 |
| Part pension | Less than A$ 47,897.20 | Less than A$ 73,590.40 | Less than A$ 73,590.40 | Less than A$ 94,858.40 |
| Allowable Assets5 | Single | Combined | Combined | Combined |
| Full pension— Homeowner | A$ 253,750 | A$ 380,500 | A$ 380,500 | A$ 380,500 |
| Full pension— Non-homeowner | A$ 456,750 | A$ 583,500 | A$ 583,500 | A$ 583,500 |
| Part pension— Homeowner | Less than A$ 533,000 | Less than A$ 802,500 | Less than A$ 802,500 | Less than A$ 939,000 |
| Part pension— Non-homeowner | Less than A$ 736,000 | Less than A$ 1,005,500 | Less than A$ 1,005,500 | Less than A$ 1,142,000 |
| Deeming rates and thresholds | Single | Combined | Combined | Combined |
| Threshold | A$ 50,200 | A$ 83,400 | A$ 83,400 | A$ 83,400 |
| 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 recipients 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 recipients who are permanently blind.
2. Some recipients may receive a transitional rate of pension based on the pre 20 September 2009 income test rules and payment rates.
3. Some recipients 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—December 2017 to May 2018**

| Your payment will be **issued** on: | Direct deposit recipients should **receive** payment by: | Cheque recipients should **receive** payment by: | Payment **covers** the period: |
| --- | --- | --- | --- |
| 14 December 2017\* | 20 December 2017 | 3 January 2018 | 23 November to 20 December 2017 |
| 18 January 2018 | 24 January 2018 | 7 February 2018 | 21 December 2017 to 17 January 2018 |
| 15 February 2018 | 21 February 2018 | 7 March 2018 | 18 January to 14 February 2018 |
| 15 March 2018 | 21 March 2018 | 4 April 2018 | 15 February to 14 March 2018 |
| 12 April 2018 | 18 April 2018 | 4 May 2018 | 15 March to 11 April 2018 |
| 10 May 2018 | 16 May 2018 | 30 May 2018 | 12 April to 9 May 2018 |

\*Payment has been brought forward due to an Australian Public holiday.

Cheques may be delivered later than these dates dute 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.

## How to contact us

Go to **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 and 5.00 pm Australian Eastern Savings 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.

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

**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’re in a country that’s not listed, or if you’re 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**.

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