



centrelink

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 follow 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 pension^{1,2,3}	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.

- 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.
- Some recipients may receive a transitional rate of pension based on the pre 20 September 2009 income test rules and payment rates.
- Some recipients may receive a reduced rate of pension based on how long they were an Australian resident.
- 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.
- 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 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.

International Services closure dates

International Services will be closed on:

- Christmas Day—25 December 2017
- Boxing Day—26 December 2017
- Public Service Holiday—27 December 2017
- New Year's Day—1 January 2018
- Australia Day—26 January 2018
- Good Friday—30 March 2018
- Easter Monday—2 April 2018
- Anzac Day—25 April 2018

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	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.

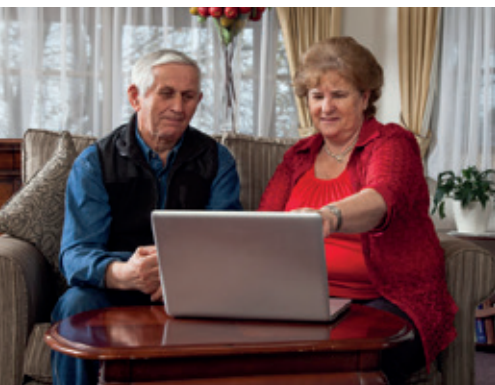
Please include your name, Centrelink Customer Reference Number and your telephone number in your query.

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.**

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 whenever there's a change.

This newsletter is also available on our website at humanservices.gov.au/individuals/australian-pension-news