# Australian Pension News

## New International Social Security Agreement with Estonia

On 1 January 2018, a new Social Security Agreement started between Australia and Estonia.

Residents of either country can now lodge claims for Australian Age Pension and Estonian Old Age and Survivor pension.

### If you reside in Australia

You can now lodge your claim for Estonian Old Age and Survivor pension in Australia, if you have:

* lived in Estonia, and
* have specific periods of employment in Estonia.

### If you reside in Estonia

You can now lodge your claim for Australian Age Pension in Estonia, if you have:

* been an Australian resident for at least 12 months between the age of 16 and Australian age pension age, and
* the total period of time you have lived in Australia and/or your periods of coverage in Estonia add up to more than 10 years.

For more information, go to [humanservices.gov.au/issa](http://humanservices.gov.au/issa) or contact us (see page 4).

## Join the conversation—follow us on Facebook

Follow Seniors Update on Facebook, you can save time and:

* have your general questions answered by our staff
* provide feedback and suggestions—share and receive tips
* read news and information for seniors in Australia or living overseas
* connect with people and organisations in Australia
* stay connected to Department of Human Services.

We publish information about a wide range of topics from scam alerts, staying safe online and budgeting tips, to Centrelink news and updates, and information about payments like Age Pension.

To get started, you’ll need your own Facebook account. It’s easy to create one!

First, you need an email address or mobile phone number. Then use a computer, smart phone or other device that connects to the internet.

1. Type **facebook.com** into your internet search bar
2. Click on ‘Sign Up’ and fill in your details
3. Log into your Facebook account and search for **Seniors Update**
4. Click ‘Like’ and join the conversation!

## 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 March 2018 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$ 21,481.20 | A$ 32,385.60 | A$ 16,192.80 | A$ 21,481.20 |
| Basic Pension Supplement | A$ 608.40 | A$ 998.40 | A$ 499.20 | A$ 608.40 |
| Total | A$ 22,089.60 | A$ 33,384 | A$ 16,692 | A$ 22,089.60 |
| 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$ 48,547.20 | Less than A$ 74,568 | Less than A$ 74,568 | Less than A$ 96,158.40 |
| 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$ 537,000 | Less than A$ 808,500 | Less than A$ 808,500 | Less than A$ 947,000 |
| Part pension— Non-homeowner | Less than A$ 740,000 | Less than A$ 1,011,500 | Less than A$ 1,011,500 | Less than A$ 1,150,000 |
| 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 get 13 regular four-weekly payments each year.

### Four-weekly pension payment calendar—May 2018 to December 2018

| We will issue your payment on: | Paid by direct deposit—you should get your payment by: | Paid by cheque —you should get your cheque by: | Payment covers the period: |
| --- | --- | --- | --- |
| 10 May 2018 | 16 May 2018 | 30 May 2018 | 12 April to 9 May 2018 |
| 6 June 2018\* | 12 June 2018 | 26 June 2018 | 10 May to 6 June 2018 |
| 5 July 2018 | 11 July 2018 | 25 July 2018 | 7 June to 4 July 2018 |
| 1 August 2018\* | 7 August 2018 | 21 August 2018 | 5 July to 1 August 2018 |
| 30 August 2018 | 5 September 2018 | 19 September 2018 | 2 August to 29 August 2018 |
| 26 September 2018\* | 2 October 2018 | 17 October 2018 | 30 August to 26 September 2018 |
| 25 October 2018 | 31 October 2018 | 14 November 2018 | 27 September to 24 October 2018 |
| 22 November 2018 | 28 November 2018 | 12 December 2018 | 25 October to 21 November 2018 |
| 13 December 2018\* | 19 December 2018 | 2 January 2019 | 22 November to 19 December 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 get 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.

## 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/customer/publications/int001

## Statement of Pension

There may be times when you need to show proof of your Australian pension. Your pension authority or your bank may require it.

If you need a Statement of Pension, please contact us as soon as possible so we can send this to you.

Your Statement of Pension is sent in the post, directly to you.

## 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.

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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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INT001.1802