



# 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** 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.

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## **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 pension <sup>1,2,3</sup>	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 Income <sup>4</sup>	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 Assets <sup>5</sup>	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.

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# 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 <b>covers</b> 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

<sup>\*</sup>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	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 Emir	ates <b>Freecall™ 800 061 04319</b>
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<sup>™</sup> 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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# International Services closure dates

International Services will be closed on:

Queen's Birthday—11 June 2018

