

Australian Pension News

Need someone to deal with us on your behalf?

There may be times when you need assistance to deal with us. A person or an organisation can help you by asking us questions, making updates or receiving payments on your behalf.

If you want someone to help you, you need to give them permission to do this. We can only talk to someone about your payment or the service you receive from us if you have allowed us to do this first.

We offer different types of arrangements to suit you and the person or organisation, and the business they will be doing on your behalf.

Person permitted to enquire

This only allows the person or organisation to ask us questions about your payment or the service you receive from us. They can't act for you or make any updates, such as telling us about changes in your circumstances.

Correspondence nominee

This arrangement allows the person or organisation to ask about your payment and act on your behalf. They can do things like tell us about changes in your circumstances, sign forms for you, and in some cases, attend appointments on your behalf. When we send you a letter, a copy is also sent to your correspondence nominee. In some cases, we may contact the correspondence nominee instead of you.

Payment nominee

This allows the person or organisation to have your Centrelink payments paid to them. They will be responsible for getting your payments and using them on your behalf. They must only use your payments for you and must keep records of how they spend your money. You should only choose to have a payment nominee if you are certain they will act in your best interests.

Can a person receive your payment and also act on your behalf?

If you want someone to receive your Centrelink payments plus act on your behalf, you can make them both a correspondence nominee and a payment nominee. You can choose to have a different person as your correspondence nominee to your payment nominee.

You can still contact us if you want to; your nominee doesn't always have to make the contact. You can also choose to change or end the nominee arrangement at any time. Just contact us on one of the phone numbers listed on page 4.

How do you appoint a nominee?

Complete the Authorising a person or organisation to enquire or act on your behalf form. To get the form, go to humanservices.gov.au/individuals/forms/ss313

To get the form in Italian or Greek, go to humanservices.gov.au/individuals/forms/aus221

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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 September 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 ^{1,2,3}	Per year	Per year	Per year	Per year each
Maximum basic rate	A\$ 21,694.40	A\$ 32,708	A\$ 16,354	A\$ 21,694.40
Basic Pension Supplement	A\$ 613.60	A\$ 1,008.80	A\$ 504.40	A\$ 613.60
Total	A\$ 22,308	A\$ 33,716.80	A\$ 16,858.40	A\$ 22,308
Allowable Income ⁴	Per year	Combined	Combined	Combined
Full pension	Up to A\$ 4,472	Up to A\$ 7,904	Up to A\$ 7,904	Up to A\$ 7,904
Part pension	Less than A\$ 49,088	Less than A\$ 75,337.60	Less than A\$ 75,337.60	Less than A\$ 97,136
Allowable Assets ⁵	Single	Combined	Combined	Combined
Full pension— Homeowner	A\$ 258,500	A\$ 387,500	A\$ 387,500	A\$ 387,500
Full pension— Non-homeowner	A\$ 465,500	A\$ 594,500	A\$ 594,500	A\$ 594,500
Part pension— Homeowner	Less than A\$ 544,500	Less than A\$ 820,000	Less than A\$ 820,000	Less than A\$ 959,500
Part pension— Non-homeowner	Less than A\$ 751,500	Less than A\$ 1,027,000	Less than A\$ 1,027,000	Less than A\$ 1,166,500
Deeming rates and thresholds	Single	Combined	Combined	Combined
Threshold	A\$ 51,200	A\$ 85,000	A\$ 85,000	A\$ 85,000
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—December 2018 to May 2019

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:
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
17 January 2019	23 January 2019	6 February 2019	20 December 2018 to 16 January 2019
14 February 2019	20 February 2019	6 March 2019	17 January to 13 February 2019
14 March 2019	20 March 2019	3 April 2019	14 February to 13 March 2019
11 April 2019	17 April 2019	1 May 2019	14 March to 10 April 2019
9 May 2019	15 May 2019	29 May 2019	11 April to 8 May 2019

^{*}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.

Bank account updates

Tell us if your bank account number or International Bank Account Number (IBAN) changes. This will help us deliver your payments to you. This includes when:

- you close an account or open a new one
- your bank merges with another, or
- your bank closes.

To do this, you will need to give us a completed International bank account form. You can get the form by:

- searching for 'aus178' on **humanservices.gov.au**, or
- call us on one of our international phone numbers on page 4.

You'll also need to provide us with a copy of a letter or a bank statement with your bank account details. Send all your documents and the completed form to:

Centrelink International Services PO BOX 7809, Canberra BC, ACT 2610, Australia

We'll then update your bank details so your pension can be paid to the right account.



How to contact us

Visit **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 Standard Time (AEST).

Phone calls from the following countries are Freecall™. Dial the number shown without any international or country codes before it.

Freecall™ 0800 295 165 Austria Freecall™ 1888 2557 493 Canada China (North)* Freecall™ 10 800 6100 427 China (South)* Freecall™ 10 800 2611 309 Denmark Freecall™ 8088 3556 Freecall™ 0800 180 2482 Germany Greece Freecall™ 0080 0611 26209 Freecall™ 000 800 61 01098 India Indonesia Freecall™ 001 803 61 035 Freecall™ 800 781 977 Italy Freecall™ 003 081 32326 Korea Republic Netherlands Freecall™ 0800 0224 364 New Zealand Freecall™ 0800 441 248 Philippines Freecall™ 1800 1611 0046 Poland Freecall™ 00 800 6111 220 Freecall™ 800 861 122 Portugal Freecall™ 800 6167 015 Singapore Spain Freecall™ 900 951 547 Thailand Freecall™ 001 800 611 4136 Freecall™ 00 800 6190 5703 Turkey United Arab Emirates Freecall™ 800 061 04319 **United Kingdom** Freecall™ 0800 169 5865 Freecall™ 1866 3433 086 USA

*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^{TM} 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:

Centrelink International Services 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 with the latest pension payment rates and dates

For the latest information about pension rates and payment dates outside Australia go to **humanservices.gov.au** and search for 'Outside Australia Pension Rates'. We update pension rates, and income and asset thresholds on our website as soon as they change.

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

International Services closure dates

International Services will be closed on:

- Christmas Day—25 December 2018
- Boxing Day—26 December 2018
- Public Service holiday—27 December 2018
- New Year's Day—1 January 2019

- Australia Day holiday —28 January 2019
- Good Friday—19 April 2019
- Easter Monday—22 April 2019
- Anzac Day—25 April 2019

