

# جُنجِہ فِحِیْجِہ ہُمٰہ کُمہ کی ہورِّۂ جَنْسِمہ کُسْتِۂ سُمہ قدر Centrelink (How to repay money you owe Centrelink)

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# کوئی جدیم کوجه

هُمَا لَهِم هُدُهُم لَوَدُسُهُمْ وَتُنِي شَمْ كَدُلِهُمْ دَدِّمْتُمْ وَثُولِم بِثَلْ:

- حگه حقده ۱۹۶۵ جردی تهره دیره دیره ۱۹۶۵ دیره ای داده ای
- کدکم حصی کے حبد صحما دیدتا، حججتم دست جدیدها دکدکم ججر بر حجحجدیم حرصه کودکتا دائتا دائسه رسم برا بادر می دادتا دائسه برا بادر می دادتا داشتا دائسه برا بادر می دادتا دادتا داشتا دادتا دادتا

ݥؚﻪﻣﺘﺪ ، وَدَد دِلَتَةِ دِه بعديوب دِقددبده دِسته حيميد دبد محمد ديدده.

ﻪﻩ ﻟﺠﻮﺗﻨﻨ ﻫﺬﯨﻨﻨﻨ ﻗﻨﻼﻣﺠﻪ, ﻫﮑﻨﻨ ﻣﻼﮦ ﺑﺨﻨﺒﻪﻫﻪﺟﻪ, (ṭﻪﻩﻻﻣﺠﻪ,). ﻧﺒﻐﺎ ﺟﺘﻪﭘﺨﻨﻨ ﻣﻤﻪ, ﺗﻨﺠﺎ ﻗﺪﯨﺠﻪﻝ, ﻟﻪ ﺗﺒﻨﻨ، ﺋﻨﺒﻘﯩﺘﻨ ﺩﯦﺴﮭﯩﺒﻤﻪ, ﺗﻪﻫ Დﯩﺪﯦﺘﺎ ﺑﻠﯩﺮ:

- محمدکوم
- نعقم (هددوع) لمسد
- ١, ١٨٨٤٥٩ جُمتِهُ مُسِدَهُ عُرِيهُ اللهُ عَلَيْهُ عَلَيْهُ اللهُ عَلَيْهُ عَلَيْهِ عَلَيْهُ عَلَيْهُ عَلَيْهُ عَلَيْهُ عَلَيْهُ عَلَيْهُ عَلَّهُ عَلَيْهِ عَلَيْهِ عَلَيْهِ
- فلا حقدل چَدِتْل شَحْبِهُهُ , جَمُّهُ بِهُ فَخُحْيَة جَمْلًا.

credit ) جَيْمَ مَهُ Centrelink کِيْ تِدِ کَتِدِ ضِحَتَدِيهِ (دَيْدُ) کِلْ هَذِدُکِيهِمْ دَهِيْمُهُ دِهُ Centrelink کِيْمُ (rating). يَبْنُهُ ذِهْ بَعْدُ جَعْمُهُمْ فَعَيْمُهُمْ فَعَيْهُمُ فَعَيْمُهُمْ فَعَيْمُهُمْ فَعَيْمُهُمْ فَعَيْمُهُمْ فَعَيْمُ فَعَيْمُ لَا يَعْمُهُمْ فَعَيْمُ لَا يَعْمُونُ لَا يَعْمُونُ مُعْمُلُهُمْ فَعَيْمُ لَا يَعْمُونُ لَا يَعْمُ لَا يَعْمُ لَا يَعْمُ لَا يَعْمُ لِعُمْمُ فَعُمْمُ لَا يَعْمُ لِمُعْمُلُهُمْ لَعْمُ لِمُعْمُ لِمُعْمُ لَعْمُ لِمُعْمُ لِمُعْمُ لَعْمُ لِمُعْمُ لِمُعْمُ لَعْمُ لِمُعْمُ لِعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمِعْمُ لِعُمْمُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمِ لِمُعْمُ لِمُعْمِ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمِلِهُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمِ لِمُعْمُ لِمُعْمِ لِمُعْمُ لِمُعْمُولُ لِمُعْمُ لِمُعُمُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْمُ لِمُعْ

# فذكنكه جذبته

ڏنجب قدكيمه ۽ چه جُبين هڪيهن سکھ جک نيء فيصه ۾ شهين هي فيا فيد فيد فودكين هي.

نى ئىمە، قدىن چى فىكىمە، سە قودكتى چنى

حقىمة، ديد قهجيكة هجيك هجيء بكة بحد أبيب فودكته در فتحيمة، حمد قد هوفقه، در أسهة، در فتحيمة، بدر فتحيمة، بدر فتحيمة بدر في المعروبة (income support payment)، حقيمة حديثة وختيدة بخت المعروبة بالمعروبة المعروبة المعروبة

تحییمهٔ ، دِفِعکیسیمهٔ ، کَهٔ سِکْمِم دِ **Money You Owe** کِه Money You Owe جَهْدِهُ ، تـنَوْدُسُهُ دِ myGov بِی دِ myGov بِی دِ شکریسیمهٔ العامی Express Plus Centrelink mobile app

- کِسْوْمْدُ حَصْدُ وَوَرْدُ نُسِبُ سِتِ كُدُمْ مَفِيدَ
- كښكوفة حقىمهم جيسكم مؤسا.

نُّك هَيِيهُهُ, دِكْتِدِيهُهُ, ذِهُ ثُمُرُ هِندِي تَجِيتُهُمْ بِكُ سَهِبَّهُ دِهِكَيْهُهُ دِكَوَدُكُنَهُ دِدِهُ جِكَلِيهُهُ, ذِهِ. هَيِيهُهُ, تَدِكُ يَدِيْنُهُ دِهُمَيْهُ، دِقَدُكِيهُهُ، دَهِيهُمْ بُودِيهُ تَنِيبُهُ كَجِيهُودُهُ ذِينُهُمْ.

### یہ نسمہ، کیکنے کے عمہ، ضحوکے جد فودکنے جنہ

ؾڋ ڡٚٮڡؠۿ؋؞ڋڎٚۮڂؠۿ؋؞ڴ؋ ڂڴ؋ ڂڰؠۅؗۿؠڋڋٮؿؠۥۼ؞ڎڴؾڋؠۿ؋؞؊ڎ۪ؠ؇ڎڹۅۿؠٛڴؠٛڂۻ؈ؙؠٷڰۮڴؠڋڋڽؽؠڟڡ؋ۿؠ؋ڰڹۺؠ ڰؠٛڰڎٞڂڴؠڎ۪ؿڡۛڿ؋؞؈۫ڰڰؠٷڎڋڋڎؽؿؿؠڿؠ؇ڿؽۅ؞ڋڰڂؠڴ؋ڎؠؿؠڝڰڮؠڂڿڿڝڰؠڎڿڿڰڰؠۮڿڿڰ

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 $\frac{1}{4}$  , ۈدۈږى سۆ، دېټېسې، سټى خەنبۇشى قى كۆسكى دېتى، ئېتقىكى سكان دېټېسە، كان خەنبۇكى بېخى حسټى جى جەدگىر ئوقشىي دېتىكى سى:

- جَلَ يُنچَدُينِهُ تَجِعُكُمْهُمْ دِسِكُمُهُ وَسِكُمُهُ وَ لَا Money You Owe
- تخسخدها بك سوبكا دهكيها كندنا دهودكنا دچا فعهكسيما به.

نُّك مَعيبههٰ، حجك يَجْبُعُ جَهُومَعْ، جَفَدَكبههٰ، حَصَّمَةُمْ وَوَدِيهُ حَنبِتُهُ كَصِّيوهِهُ جَنْهُمْ. بُيهُ حَصَّمَةُمْ وَوَدِيهُ صَعِيههٰ، جَكْتِجبههٰ، كَههٰ، حَصَّدُبُوهُمْ دِسُدِ كَوَدَكُتُمْ وَيُوْتَعَمْ بِهِ حَكْدُهُ دِحَكُهُ حَصَّمَهُمْ دِدْبَتُهُ حَسَدُهُ كَهُرْ.

### ي ، ۈجۈچە ، كەڭكى ، كېخدىكە

 $\frac{1}{2}$  ۽ ٺِسهو، ڏِمٽيۂ مهه، ووڙه ڤنڳ، ٺِسٺي ٺِڪٽه ڊڳڪٺِس هي Australian Taxation Office ڊڻيدبڳ حقدُڪهه ڊٽهه جٽند. ٺِسٺي ڪٺِمڪ ڪِنڪٽه ڊٽوڊنهه ڤنگهڊه ڪِنڪڊهم ڊٽهڊههم جٽهڊهم ڪِنهڊهم جنهڊهم ڪِنهڊهم جنهڊهم جنهڊهم جنهدهم ڪِنهڊهم ڪِنهدهم جنهدهم ڪِنهدهم جنهدهم ڪِنهدهم ڪِنهدهم جنهدهم ڪِنهدهم جنهدهم ڪِنهدهم ڪِنهدهم جنهدهم ڪِنهدهم ڪِنهدهم

### لەقتىچە قا كۆلگە دۆلتەجە

ݡﯩ ﺋﻮﺩﺷﻨﮯ ﺗﻮﺗﻪ ﯞﻫﺘﻨﯩﺮ ﺷﻨﮯ ﻗﯘﻟﺪﮔﻨﯿ ﺟﯟﺳﺘﻨﯿ ﺑﯩﯖﺪﻕ ﺟﻨﮭﻪﮔﯩﻨﯩﺪﻯ, ﺗﺪﻕ ﺳﯩﺨﻨﺪﻯ ﺩ Money You Owe ﺑﯩﺪﻯ ﺩﻥ ﺳﯩﺨﻨﯩﺪﻯ ﺩﯗﺩﺷﻨﮯ ﺩ ﮔﯩﺪﯨﺪﻯ ﺩﯗﺩﺷﻨﯿ ﺩ ﺳﯩﺪﯨﺪﻯ ﺩﻩﺩﺳﻨﺎ ﺩﻩﺳﻨﺎ ﺩﻩﺩﺳﻨﺎ ﺩﻩﺩﺳﻨﺎ

دَدِّمتَہ دَدِّمتَہ	ىەقدە بېدۇيىد (Instructions)
1	به که سکنه ه Money You Owe به عده که کندنه په کندنه که کندنه که کندنه که کندنه که کندنه که کنده که کنده که کنده (automatic deductions) دره تنده که سویت کنده که کنده که کنده کنده که کنده که کنده که کنده کند
BPAY	ݞﻪﺑﺪﻩﻥ, ﺩﻗﺪﯨﺪﯦﺪﻩﻥ, ﺗﺒﻪﺗﺪﯦﺪﯨﺪﻩﺭ, ﺗﺒﻪﺗﺪﯨﺪﻩﺯ, ﺩﮔﺪﯨﺪﻩﻥ, ﺗﺒﺎﺗﺪﯨﺪﻩﺭ, ﺗﻪﺗﺪﯨﺪﻩﻥ, ﺗﺒﺎﺗﺪﯨﺪﻩﺭ, ﺗﻪﺗﺪﯨﺪﻩﻥ, ﺗﺒﺎﺗﺪﯨﺪﻩﺭ, ﺗﻪﺗﺪﯨﺪﻩﺭ, ﺗﻪﺗﺪﯨﺪﻩﺭ, BPAY reference number ﺩﻩﺭ, ﺗﯩﺪﯨﺪﻩﺭ, ﺗﻪﺗﯩﺪﻩﺭ, ﺗﻪﺗﯩﺪﻩﺭ, ﺗﯩﺪﯨﺪﻩﺭ, ﺗﯩﺪﻩﺭﺭ, ﺗﯩﺪﻩﺭﺭ, ﺗﯩﺪﻩﺭﺭ, ﺗﯩﺪﻩﺭﺩﻩﺭ, ﺗﯩﺪﯨﺪﻩﺭ, ﺗﯩﺪﻩﺭﺭ, ﺗﯩﺪﻩﺭﺭ, ﺗﯩﺪﻩﺭﺭ, ﺗﯩﺪﯨﺪﻩﺭ, ﺗﯩﺪﻩﺭﺭ, ﺗﯩﺪﻩﺭﺭ, ﺗﯩﺪﻩﺭﺭ, ﺗﯩﺪﯨﺪﻩﺭ, ﺗﯩﺪﻩﺭﺭ, ﺗﯩﺪﻩﺭ, ﺗﯩﺪﻩﺭ, ﺗﯩﺪﻩﺭ, ﺗﯩﺪﻩﺭﺭ, ﺗﯩﺪﻩﺭ, ﺗﯩ
Australia Post	ݞݷݕݥݥ, ﺩﻗﺪﯨﺪﯦﻤݥ, ﺗﺮﺗﺮګﻨﺪ ﻓﺪﯨﺪﻩﻓﺪﯨﺪﯨﺪﻩ ﭼﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨﺪﯨ

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دۆمتى دۆمتى	ىەقدە خىرەيت (Instructions)
	هَيِهِهُ ، دِكَتِدِبِهِهُ ، سَدِّدُ فَدُحْهُمْ تَدْوَدُمْهُ دِيكِهُمْ دِ Australia Post's POST Billpay دِبُهِه يَعِنْتُهُ دِ Billpay code دِبُهِ عِلِيه 0802 هو POST Billpay reference number جِبُهجِهُ ، عِلْهَ ﴾ لَه يُلِدُهُمْ دِنِْسِنِ عَوْدُدُدُ لِي قَادُهُ فِي .
	ئە تىيىمە، دقدىدىمە، تەدەشە دۈلىيە، تەقىگە ئەن Australia Post POST Billpay كىلىمە، دەدەسەن دەرەدىنىڭ دەرەدىنىڭ ئۇڭ 131 816.
المحقد ججُميّد ( Credit	خوکیمو، گه سکنکه د Money You Owe بی مده، نی کودگیه د ته کودگیه د کودگیه د کودگیه د کودگیه د کودگیه د کودگیه د کودگیه کودگی

## كستنا محمدكيمها ومديها

- عذف کید میدننز 202 131 کومروم کفر دیننز دینه دیده کودکین میکفی د و Centrelink .
- مخف ته (Translating and Interpreting Service (TIS National) جد محتثه 450 کومووم بخج بخج دیده در الله الله کیده در کشوره در کشور در کشوره در کش
- - دَسهٰته کُته فَن servicesaustralia.gov.au/debts كِتنْ فِده كُته فَمْ وَوْتِكُمْ وَوَدِيْكُمْ لِيَهُمُ لِيَهُمُ
    - فسيدور كبد يتهده ديكفي.

# چىتتى جېكبون ، د Centrelink

متبيب دلارخه	سەپكى ھِكبەفتىر دِ Centrelink
132 717	Disability, Sickness and Carers (אָבּבּסְאָגְ, אָבּבֹבְּן סּאָמֵאֹדֵגָ בָבָּבִי)
132 850	(پیکنچین جنویین Employment Services
136 150	(جُنہومنچُد) Families
132 316	(هٽڊهن جبُقود) Farmer Assistance Hotline
132 300	(۱هٔ هم ککی حجبید حیید) Older Australians
132 490	(حَجْمَةِنْ مَيْهِمَهُكُتِنْ) Youth and Students
Freecall™ 1800 076 072	(عدّدتجٌ ډجٛبته) Centrelink Debt Recovery
Freecall™ 1800 132 468	Services Australia Feedback and Complaints (۵۹ موند معدد ۱۹۵۰ موند ۱۹۵ موند ۱۹۵۰ موند ۱۹۵۰ موند ۱۹۵ موند ۱۹ موند ۱۹۵ موند ۱۹ موند ۱۹۵ موند ۱۹۵ موند ۱۹۵ موند ۱۹۵ موند ۱۹۵ موند ۱۹۵ موند ۱۹

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منييا دڅرخه	سوټه هِلبهونته دِ Centrelink
Freecall™ 1800 810 586	حوقدٍ۱ د *TTY
Freecall™ 1800 000 567	سەپكى دىھەدى دۆجەنتى د *TTY

<sup>\*</sup>TTY بكه سدّد يبكغه لمسحب قد نَتَيّد دشقيد (جدّد) عند بي ددبهكه في مدّد الحدوهد بتخكه بي دهياهد. بحكيشته دلِند يبكغه هديها عند كنبد هكيهافي د TTY.

### هدوجئإ

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# How to repay money you owe Centrelink

If you have been overpaid and have a Centrelink debt, we are here to help you repay it in a way that best suits your situation.

# Your options

There are 2 main ways to repay money you owe. They are:

- in full by the due date
- over time, by setting up a payment arrangement with us or deductions from your regular payment.

Most people repay money over time.

The right option for you depends on your situation. When deciding how to repay the money, you will need to think of things like:

- your budget
- upcoming expenses
- · any other debts you may have
- how long you want to be repaying the money.

Your Centrelink debts will not affect your credit rating. However, we may take action if you have not started repaying the money by the due date.

### Your repayments

How you repay money will depend on whether or not you currently get a payment from us.

### If you get a payment from us

From the date your debt is due, we will start deducting money from your regular payment. You do not need to do anything to set this up.

How much we deduct depends on which payment you get. For example, if you get an income support payment our standard deduction is 15%.

You can use the **Money You Owe** service in your Centrelink online account through myGov or Express Plus Centrelink mobile app to:

- see how much we are deducting
- change the amount we deduct.

You can also do this by calling your regular payment line.

At any time, you can make extra payments towards your debt.

### If you no longer get a payment from us

You will need to pay the money in full or set up a payment arrangement with us by your due date. Most people set up a payment arrangement and pay it over time.

If you cannot set up a payment arrangement, please call us.

If you are setting up a payment arrangement, it needs to be done with us. This means you need to set it up either:

- online using the Money You Owe service
- by calling your regular payment line.

At any time, you can also make extra payments towards your debt. This could be a regular payment or a one-off payment.

### If you are doing your tax return

If you owe us money, we may ask the Australian Taxation Office to help us get it back. We can ask them to withhold or give us some or all of your tax refund or available credit. If we do, we will send you a letter.

# Your repayment methods

The easiest way to repay money is by using the **Money You Owe** service in your Centrelink online account through myGov or Express Plus Centrelink mobile app.

If you need help repaying money or setting up a payment arrangement, please call us.

The table below shows the different payment methods you can use.

Payment method	Instructions
Direct debit	Use the <b>Money You Owe</b> service or call us to set up automatic deductions from your bank account.
	You can pay using BPAY by phone or internet banking.
BPAY	Our Biller code is 21915 and your BPAY reference number is on the letter we sent you.
	You may be able to make a BPAY payment from your credit card. However, your bank may charge you extra fees or interest. You should check this with your bank before making a payment this way.
Australia Post	You can pay in person at any Australia Post office or postal outlet. You can pay by EFTPOS, cash, cheque or money order.
	You will need your barcode from your letter or in your <b>Money You Owe</b> service. If you do not have a barcode, ask us for a payment card to make regular payments. To request a card call the Centrelink Debt Recovery Line on <b>1800 076 072</b> .
	You can make a payment through Australia Post's POST Billpay service. Our Billpay code is 0802 and your POST Billpay reference number is in the letter we sent you.
	You can also pay over the phone by calling the Australia Post POST Billpay line on <b>131 816</b> .
Credit card	Use the <b>Money You Owe</b> service or call us to repay your debt using your Visa or Mastercard. Before using your credit card, please check with your bank if there are any extra fees and charges.

### For more information

• Call 131 202 to speak with us in your language about Centrelink payments and services.

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- Call the Translating and Interpreting Service (TIS National) on 131 450 to speak with us in your language about Medicare and Child Support payments and services.
- Go to **servicesaustralia.gov.au/yourlanguage** where you can read, listen to or watch information in your language.
- Go to servicesaustralia.gov.au/debts for more information in English.
- Visit a service centre.

Note: calls from your home phone to '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

# Centrelink phone numbers

Centrelink phone line	Phone number
Disability, Sickness and Carers (disability, sickness and carers)	132 717
Employment Services (employment services)	132 850
Families (families)	136 150
Farmer Assistance Hotline (farmer assistance)	132 316
Older Australians (older Australians)	132 300
Youth and Students (youth and students)	132 490
Centrelink Debt Recovery (debt repayments)	Freecall™ 1800 076 072
Services Australia Feedback and Complaints (feedback and complaints)	Freecall™ 1800 132 468
TTY* enquiries	Freecall™ 1800 810 586
TTY* customer relations line	Freecall™ 1800 000 567

<sup>\*</sup>TTY is only for people who are deaf or who have a hearing or speech impairment. A TTY phone is required to use this service.

### **Disclaimer**

The information contained in this publication is intended only as a guide to payments and services. It's your responsibility to decide if you wish to apply for a payment and to make an application with regard to your particular circumstances.

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