

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

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# کوفتہ جنبہ کوجہ ،

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 داشتا داشتا

ۻ٥هذ و٥دد دِلَتهم دِم بعدوب دِقدحبده دِمنم حيهدم دبد عدمهم ديدده.

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

- محمدکوم
- بُعَثِيْ (مِحَدِّفِ) يُكِيْدِ •
- ١٠ ١٠٨ کمچه ، جُمتِه مَسِدَهِ ٤
- شَمْ حَصْمٌ جِبْتُمْ تَحْبِهُهُ , دِهُهُ بِهُ كَيْحُ جُمْمُ اللَّهُ عَلَمْ اللَّهُ عَلَمْ اللَّهُ لَلَّهُ اللَّهُ اللَّالِي اللَّهُ اللَّا اللَّالِ الللَّا اللَّا اللَّهُ اللَّهُ اللَّا اللَّا اللَّهُ اللَّا اللّ

ووت جَنْدِهِ حَمْدِهُ مَهْ Centrelink لِيَ قِدِ كَجِدِهِ فِحَدَّتِهِمْ (دَادُ) كِلَ صَدِّدُكِمَهُ وَصَيْرُهُ حَدَّهُ جُنْدُ جَنْدُ لَا مَاهُ  $\zeta$  عَدَادُ اللّهُ اللّهُ اللّهُ اللّهُ اللّهُ عَدْدُهُ جَنْدُ اللّهُ اللّهُ

# كذكنكه جذبته

ڏاجب قَدَكبِهُهُ ، کِه جَمِثْهُ هَكَبُهُمْ مَكُمُ جُك يَ ، لِسُهُ ، هُمُّابِه (هُدِبْهُ) جِهْ فِحكبِهُهُ ، سُدِ فَوَدُكُنْهُ مِنْهُ .

٤٠ نِسهه ، قَدِیْل چه فِدگیهه ، سُدِ فَوَدُکیْل هِنِي

حَصَّبَهُمْ دِحِدِ قَهِلِكِسَكُهُ هَكِيمُهُ مِكُهُ جُكَ نِّمِتِ فَوَدَكُتُمْ حِهُ فِحَلِمُهُ ۖ فِي هِوَقِهُمْ لِي نِسَمُهُ حَدِيهُمُ وَحِدَدُهُمْ وَخِيكُ هُلِمُ 15%. فَوَدَكُتُهُ وَهِنَدُهُمْ وَخِيكُ (income support payment)، حَصَّبَهُمْ حَجْدَيْهُمْ وَخِيكُ مُنْهُمْ مِنْ 15%.

تحییمهٔ ، جَفِعَلَیسیمهٔ ، کَتَهٔ سِلَغِیم و **Money You Owe** کِنه Money You Owe جَهْجِهُ ، تـنَاوِدُسُمُ و myGov بی و Express Plus Centrelink mobile app

- کسوند حقد ووود نسن ساکد مؤس
- كغسكوفة حقيوهم جيسكتم بوس.

نُك هَيِيهِهُ ، دَكَ دِبُهُ ، كُهُمُ هِنجِهِ حَضِيهُمُ بُكَ سَويَهُمْ دِهِكَبُوهُ ، كَتَوْمُمُ دِهِهُ جَفُودُك هَيِيهِهُ ، حَكَ كِثِنَا دِهُومَامُ، دِفَدَكِيهِهُ ، حَصَيَهُمْ وَدُيلَ حَنِيتُمْ كَخِتِيودُه وَمُنْهُوهُ .

### نى ئىمە، ئىدئى كى مەن، بىدەكى بىد قودكتى چنى

 $rac{1}{2}$   $rac{1}{2}$ 

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

- جَلَ يُنچَدُينِهُ تَجِعُكُمْهُمْ دِسِكُمُهُ وَسِلْجُهُ وَ Money You Owe
- حضبخهٔ که موکه دهکیون کنونهٔ دوودکته دوله خوکسیمن کو.

نُّك مَعيبههٰ، حجك يَجْبُعُ جَهُومَعْ، جَفَدَكبههٰ، حَصَّمَةُمْ وَوَدِيهُ حَنبِتُهُ كَصِّيوهِهُ جَنْهُمْ. بُيهُ حَصَّمَةُمْ وَوَدِيهُ صَعِيههٰ، جَكْتِجبههٰ، كَههٰ، حَصَّدُبُوهُمْ دِسُدِ كَوَدَكُتُهُ وَيُوْتَعَمْ بِ حَكَدُكُمْ 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 حددهم ڊٽهڻ ڊٽهن ڏيند، ٺِسٺ ٽٺِس ڊڳڪٺِس هِٺهن ۾ ٺِهڻهم ڊٽهن ڪڏه ڊٽيب ڏئين ڏٺين ڏٺين ڏينده ۾ ڪڏهه ۾ ڏهڻه ۾ ڏين ڏيندن ميٽ ڏينده ۾ ڏيند ۾ ڏيندن ميٽ ڏينده ۾ ڏين ڏينده ۾ ڏيندن ۾

## لەقتىچە قا كۆلگە دۆلتەجە

ۈك ئۈدشئ توت ۋهتىد ۋۇ قۇدكى دۆرىتى بىڭ دۈكۈلىدى، ئە سىلىدە د Money You Owe كە سىلىدە د Money You Owe كە قەدىن د دۆرى ئىلىدە دېدە ئەردىنى د دېدە ئىلىدە دېدە ئەردىنى د دېدە ئىلىدە ئەردىنى دېدە ئەردىنى د ئەردىنى دەردىنى دەردىنى دەردىنى ئىلىدە ئەردىنى ئىلىدە ئەردىنى ئىلىدە ئەردىنى ئىلىدە ئەردىنى ئىلىدە ئەردىنى ئىلىدە ئەردىنى ئىلىدى ئىلىدى ئەردىنى ئىلىدى ئەردىنى ئىلىدى ئەردىنى ئىلىدى ئىلىدى ئەردىنى ئىلىدى ئىلىدى ئىلىدى ئىلىدى ئىلىدى ئىلىدى ئەردىنى ئىلىدى ئىلىدى ئەردىنى ئىلىدى ئىلىدى ئىلىدى ئەردىنى ئىلىدى ئىلىدى

| خذِسیا<br>رەجسا ھا ھدِحسا | ىەۋد فحكفتىد (Instructions)   |
|---------------------------|---|
| 1                         | جُعَدَہُ ہِ کُمْ سِکجِہ دِ Money You Owe ہے عدہ کے کجدمورۂ کِدَتنکِۂ مُکَتیۂ مُکَتیۂ (automatic deductions) درورِۂ حکِم سوستشنوجہ ، دِجنتۂ.   |
| BPAY                      | ݞݷݕݕݥ, ݚݞݥݲݕݕݥ, ݗݡݠݤݕݽݙݚ BPAY تدودشډ ݚݡݲݕݡݥ, ݚݚݔݐݡݥݒݕݥ, ݚݞݥݲݚݥݥ, ݠݕݻݙݚݡݵݕݕݥ, ݚݞݥݲݕݥݥ, ݠݕݻݙ Biller Code ݚݚݥݦݥ, ݠݕݻݙ ݠݵݖݖݙݚ BPAY reference number ۵ 21915 ݤݥݙݙݽݙݤݥݙݚݙݽݙݒݞݡݲݥݥ, ݤݥݞݷݤݥݚݙݙݽݙݒݞݡݙݙݣݷݞݖݣݥݦݥ, ݤݥݡݷݞݙݤݥݚݞݥݷݕݥݥ, ݚݞݪݚݕݥݥ, ݦݙݙݠݞݥݦݥ, ݚݞݷݙݥݥݙݥݙݙݥݙݥݙݥݙݥݙݥݙݥݙݥݙݥݙݥݙݥݙݥݙݥݙݥݙݥݙݥݙݥ  |
| Australia Post            | تغييمه ، دقد كيه ، حن وكم فديه قديم كيد بحده و بالله . Australia Post بي كسود دوره و بالله بي كسود و بالله بالله . كالم بالله |

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| ددّبیر<br>دوسیر شد مدّحکد | ىەقدە بىدە (Instructions)   |
|---------------------------|---|
|                           | قىيىمەر، دېخدىمەر، سۆن قەتىكى تىنودىنى دىپىلغىم د Australia Post's POST Billpay.<br>ھىنىتى د Billpay Code دوبىر بىلى 0802 دو Billpay reference number دوبىر بىلى كە ئىلدىمى دۇرۇرۇرۇرۇرۇرۇرۇرۇرۇرۇرۇرۇرۇرۇرۇرۇرۇرۇر |
|                           | ئە قىيىمەر، دۆدىدىمەر، تىدەدىدى دىدەدىدى دەدىكى ئەن Australia Post POST Billpay كىلىرى دەدىكى دەدىكى دەدىكى ئە<br>ئىلى ھىلىدى ھىلىدىنىڭ ئا 131 816.   |
| eadit ( card)<br>(card)   | ﻟﺠﻪﻟﻴﺐ ﮐﺎﻥ ﻋﻴﮑጵﺝ ﺩ Money You Owe جود الله الله الله الله الله الله الله الل   |

# كستنه جودكتوهم وودتهم

- عذف کید میدننز 202 131 کومروم کفر دیننز دینه دیده کودکین میکفی د و Centrelink .
- مخف منه (Translating and Interpreting Service (TIS National) جد محتثة 450 کومووم خجر خجر (Child Support مو Medicare)
- دَسفته, کثمفّ servicesaustralia.gov.au/yourlanguage بُدَمْ دِهْعِيمِهْ, دِهْدَبِهُهْ, کُهٔ خِمدِکنهِهُمْ بَي دَخْتَمْ دِهُدَاهُ بَي دِهْدَ لِيَهُمْ, کُهٔ حَدْثَتُمْ دِکْتُهُ دُورِدُ دُورُ دُورُ
  - - فسيدور كبد يتهده ديكفي.

τράδι: σδάξι Αλεβότει Α, Αλεβότος Α, Εκλάι Δατάει Εκόραι λέι το '11' α, αλ έλδι εδοάι χο 10αλδίει της Αράδι: σδάξι Αντάν τι εδοδά Αντάν εξε το 10αλοδίει της Αντάν τι απολοδέτει της Εκλάν της Εκλάν τι Εκλάν της Εκλάν

# چىتتى جېكبون ، د Centrelink

| متبيب دلارخه           | سەپكى ھِكبەفتىر دِ Centrelink  |
|------------------------|--|
| 132 717                | Disability, Sickness and Carers (אָבּבּסְאָגְ, אָבּבֹבְּן<br>סּאָמֵאֹדֵגָ בָבָּבִי)    |
| 132 850                | (پیکنچین جنوی 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 ډښته Centrelink Debt Recovery   |
| Freecall™ 1800 132 468 | Services Australia Feedback and Complaints<br>(مومد معدد معدد معدد معدد معدد معدد معدد |

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| متبی؛ دڅرېهه ٠         | سوکۂ هِلبهِفتۂ دِ Centrelink |
|------------------------|------------------------------|
| Freecall™ 1800 810 586 | حەقىدْد د *TTY               |
| Freecall™ 1800 000 567 | سەپكى دىھەدى دۆجەتى د *TTY   |

۲۲۲ بکه سټن سِکچه نِسچب شڼ نَنټڼ ډشقین (خقن) سټن بې ډنبهکهه ٫ سټن نِحوبههن ډینچکه بې ډهپوههن. بحکیسټن
دنین سِکچه هنبهن مټن کښد هکيون و ۲۲۲.

### هدوجئة

τής εφοεύτολε πετέλε Σο εξά Εξαλε τζο ξως τόσες ξως φε αφεάξε το Αθείλε σωλφίζε. ατλείλιολε εξωτός τόσες τίδο τό εξωτός εξωτώς τόσες τόσες τόσες τόσες τόσες τως τέμας το τος τέμας τέμας τος τέμας τος τέμας τέμας τος τέμας τος τέμας τος τέμας τ

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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.   |
|                | You can pay in person at any Australia Post office or postal outlet. You can pay by EFTPOS, cash, cheque or money order.   |
| Australia Post | 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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