



Sida loo bixiyo lacagta lagugu leeyahay Centrelink

Haddii lacag badan lagaa siiyay oo aad leedahay deynta Centrelink, waxaan halkan u joognaa inaan kaa caawinno inaad dib ugu bixisid sida ugu habboon xaaladdaada.

Fursadahaaga

Waxaa jira 2 dariiqadood oo waaweyn oo dib loogu bixiyo lacagta lagugu leeyahay. Waxay kala yihiin:

- in aad bixisid tartiid oo buuxa taariikhda ugu dambaysa
- Waqti ka dib, adoo noo dejinaya heshiis lacag bixin ah ama ka goynta lacag bixintaada caadiga ah.

Dadka badankood waxay dib u bixiyaan lacagta waqti ka dib.

Xulashada adiga kugu habboon waxay kuxirantahay xaaladdaada. Markaad go'aansaneysid sida dib loogu bixiyo lacagta, waxaad u baahan doontaa inaad ka fikirto waxyaabaha sida:

- miisaaniyaddaada
- kharashyada soo socda
- wixii deyn ah ee kale ee lagugu yeelan karo
- intee in leeg ayaad rabtaa inaad dib u bixisid lacagta.

Deymahaaga Centrelink ma saameyn doonaan qiimeyntaada deynta. Si kastaba ha noqotee, waxaa laga yaabaa inaan tallaabo qaadno haddii aadan bilaabin bixinta lacagta waqtiga ugu dambeeya.

Dib u bixintaada

Sida aad lacagta u bixinaysid waxay ku xirnaan doontaa inaad hadda lacag naga heshid iyo in kale.

Haddii aad lacag naga heshid

Laga bilaabo taariikhda deyntaada la dooneyo, waxaan bilaabi doonnaa inaan lacag ka goyno bixintaada caadiga ah. Uma baahnid inaad wax sameysid si aad tan u dejisid.

Inta aan ka goyno waxay kuxirantahay lacagta aad heshid. Tusaale ahaan, haddii aad heshid lacag bixinta kaalmada nolasha dakhligayaga caadiga ah waxaan ka goynaa 15%.

Waxaad adeegsan kartaa adeegga **Money You Owe** ee akoonkaaga Centrelink online account adiga oo siimaraya myGov ama Express Plus Centrelink moobilka si aad:

- eegtid inta aan goyneyno
- bedashid qadarka aan ka goyno.

Waxa kale oo aad ku samayn kartaa adoo wacaya khadkaaga lacag bixinta ee caadiga ah.

Waqti kasta, waxaad bixin kartaa lacag dheeraad ah oo aad ku bixineysid deyntaada.

Haddii aadan naga helin lacag bixin anaga

Waxaad ubaahan doontaa inaad si buuxda u bixisid lacagta ama aad nala sameysatid qorshe lacag bixin ah ee taariikhdaada lagu qabtay. Dadka badankood waxay dejiyaan qorshe lacag bixin waxayna ku bixiyaan waqti ka dib.

Haddii aadan sameyn karin heshiis lacag bixin ah, fadlan na soo wac.

Haddii aad dejinaysid qorshe lacag bixin ah, waxay u baahan tahay in aad nala sameeyid. Tani waxay ka dhigan tahay inaad u baahan tahay inaad labadan midkoodna aad ku dejisid:

- khadka tooska ah adoo adeegsanaya adeegga **Money You Owe**
- adigoo wacaya khadkaaga lacag bixinta ee caadiga ah.

Waqti kasta, waxaad sidoo kale sameyn kartaa lacag-bixinno dheeri ah oo aad deynataada ku bixneysid. Tani waxay noqon kartaa lacag bixin joogto ah ama bixin mar kaliya ah.

Haddii aad sameyneysid canshuur celintaada

Haddii aan lacag kugu leenahay, waxaan weydiisan karnaa Australian Taxation Office inuu naga caawiyo sidii aan dib ugu soo celin lahayn. Waxaan ka codsan karnaa inay noo hayaan ama na siiyaan qaar ama dhammaan lacagta canshuur celintaada ama deynata aad heli kartid. Haddii aan sidaa sameyno, waxaan kuu soo diri doonnaa warqad.

Hababka dib u bixintaada

Habka ugu fudud ee loo bixiyo lacagta waa adoo adeegsanaya adeegga **Money You Owe** ee ku jira Centrelink online account iyadoo la adeegsanayo myGov ama Express Plus Centrelink mobile app.-ka.

Haddii aad u baahan tahay caawimaad dib u bixinta lacagta ama dejinta heshiis lacag-bixin ah, fadlan na soo wac.

Jadwalka hoose wuxuu muujinayaa hababka lacag bixinta ee kala duwan ee aad isticmaali kartid.

Habka lacag bixinta	Jihayan
Ka goynta tooska ah	Adeegso Adeegga Money You Owe ama na soo wac si aan u dejino lacag-bixinno otomaatig ah oo kaaga baxa akoonkaaga bangiga.
BPAY	<p>Waxaad ku bixin kartaa adoo adeegsanaya BPAY taleefan ama bangiyada internetka.</p> <p>Lambarkayaga Biller Code is 21915 iyo lambarkaaga tixraaca ee BPAY reference number wuxuu ku yaal warqadda aan kuu soo dirnay.</p> <p>Waxaa laga yaabaa inaad awoodid inaad ka bixiso BPAY kaarkaaga deynata. Haseyeeshee, bangigaagu wuxuu kaa qaadi karaa lacag dheeraad ah ama dulsaar. Waa inaad tan ka hubisaa bangigaaga ka hor intaadan sidan lacag ku bixin.</p>
Australia Post	<p>Waxaad shaqsi ahaan ugu bixin kartaa Australia Post kasta ama xafiisyada boosta. Waxaad ku bixin kartaa EFTPOS, lacag caddaan ah, jeeg ama dalab lacag ah.</p> <p>Waxaad ubaahan doontaa lambarkaaga barc ee warqaddaada ama adeeggaaga Money You Owe. Haddii aanad haysan barcode, na weydii kaarka lacag-bixinta si aad u bixisid lacag-bixinno joogto ah. Si aad u codsatid kaadh wac khadka Centrelink Debt Recovery Line oo ah 1800 076 072.</p> <p>Waxaad lacag ku bixin kartaa adoo adeegsanaya adeegga Australia Post's POST Billpay. Lambarkayaga Billpay Code is 0802 lambarkaaga tixraaca ee POST Billpay reference number wuxuu ku yaal warqadda aan kuu soo dirnay.</p>

Habka lacag bixinta	Jihayan
	Waxaad sidoo kale ku bixin kartaa taleefanka adoo wacaya khadka Australia Post POST Billpay ee 131 816 .
Credit card	Adeegso Adeegga Money You Owe ama na soo wac si aad dib ugu bixisid deymtaada adoo adeegsanaya Visa ama Mastercard. Kahor intaadan isticmaalin kaarkaaga deymta, fadlan ka hubi bangigaaga haddii ay jiraan wax lacag ah iyo lacag dheeraad ah.

Wixii macluumaad dheeraad ah

- Wac **131 202** si aad noogula hadashid luuqadaada wixii ku saabsan lacagaha iyo adeegyada Centrelink.
- Wac Adeegga Translating and Interpreting Service (TIS National) ee **131 450** si aad noogula hadashid luqaddaada wixii ku saabsan Medicare iyo adeegyada Child Support.
- Tag adeegyada **servicesaustralia.gov.au/yourlanguage** halkaasoo aad wax ka akhrisan kartid, ku dhageysan kartid ama ku daawan kartid macluumaadka ku qoran afkaaga.
- Booqo adeegyada **servicesaustralia.gov.au/debts** si aad u heshid macluumaad dheeraad ah oo Af Ingiriis ah.
- Booqo xarun adeeg

Fiiro gaar ah: wicitaanada taleefanka gurigaaga ee lambarrada '13' meel kasta oo Australiya ka mid ah waxaa lagu dalacayaa qiime go'an. Heerkaasi wuu ku kala duwanaan karaa qiimaha wicitaanka maxalliga ah wuxuuna sidoo kale ku kala duwanaan karaa kuwa bixiya adeegga taleefanka. Wicitaanada lambarrada '1800' ee taleefankaaga guriga waa lacag la'aan. Wicitaanada ka imanaya dadweynaha iyo taleefoonada gacanta waxaa laga yaabaa inay ku dhacaan wakhti qiimahoodana sarreeyo.

Lambarada telifoonada ee Centrelink

Centrelink layanka telifoonka	Lambarka telifoonka
Disability, Sickness and Carers (naafada, xanuunka iyo daryeelayaasha)	132 717
Employment Services (adeega shaqasiinta)	132 850
Families (reeraha)	136 150
Farmer Assistance Hotline (caawinta beeralayda)	132 316
Older Australians (Australiyanka da'dah)	132 300
Youth and Students (dhalinyarada iyo ardeyda)	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

Centrelink layanka telifoonka	Lambarka telifoonka
TTY* customer relations line	Freecall™ 1800 000 567

* TTY waxaa kaliya loogu talagalay dadka dhagaha la ama hadalku ku adag yahey. Taleefanka TTY ayaa loo baahan yahay si loogu isticmaalo adeeggan.

Afeef

Macluumaadka ku jira daabacaadan waxaa loogu talagalay kaliya hagitaan ku saabsan lacag-bixinta iyo adeegyada. Waa masuuliyadaada inaad go aansatid haddii aad dooneysid inaad dalbatid lacag bixin iyo inaad sameysid codsi ku saabsan xaaladahaaga gaarka ah.



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 Money You Owe service or call us to set up automatic deductions from your bank account.
BPAY	You can pay using BPAY by phone or internet banking. 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 Money You Owe 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 1800 076 072 . 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 131 816 .
Credit card	Use the Money You Owe 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.

- 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

*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.