



Jinsi ya kulipa pesa za deni yako na Centrelink

Ikiwa umelipwa kupita kiasi na una deni na Centrelink, tupo kukusaidia kurudisha pesa kwa njia inayofaa sana kwa hali yako.

Chaguzi yako

Kuna njia kuu 2 za kurudisha pesa ya deni yako. Hizi ni:

- kulipa zote kabla ya tarehe ya kutazamiwa
- kulipa kwa kuanzisha mpango ya malipo nasi au makato kutoka malipo yako ya kila mara.

Watu wengi wanarudisha pesa kwa muda.

Uchaguzi wako kwa wewe unategemea hali yako. Wakati unapoamua jinsi ya kurudisha pesa, utahitaji kufikiria mambo kama:

- bajeti yako
- gharama zinazokuja
- deni nyingine zozote unaweza kuwa nazo
- muda gani unaotaka kulipa pesa.

Deni yako ya Centrelink haitaathiri kiwango chako cha kukopa. Hata hivyo, tunaweza kuchukua hatua ikiwa hujaanza kulipa pesa kwa tarehe ya kutazamiwa.

Malipo yako

Jinsi unavyorudisha pesa itategemea kama unapokea malipo kutoka kwetu sasa hivi au la.

Ikiwa unapata malipo kutoka kwetu

Kuanzia tarehe ambazo deni yako inatazamiwa, tutaanza kukata pesa kutoka malipo yako ya kila mara. Hakuna kitu ambacho unahitaji kufanya kuanzisha hii.

Kiasi gani ambacho tutakata kinategemea malipo gani ambayo unapata. Kwa mfano, ikiwa unapata malipo ya msaada wa kipato, makato yetu ya kawaida ni 15%.

Unaweza kutumia huduma ya **Money You Owe** katika Centrelink online account kutpitia myGov au Express Plus Centrelink mobile app ili:

- kuona kiasi gani tunachokata
- kubadilika kiasi tunachokata.

Unaweza pia kufanya hii kwa kupiga simu kwenye nambari ya simu ya malipo yako ya kila mara.

Wakati wowote, unaweza kulipa malipo ziada ili kupunguza deni yako.

Ikiwa hupati tena malipo kutoka kwetu

Utahitaji kulipa pesa zote au kuanzisha mpango ya kulipa nasi kabla tarehe ya kutazamiwa. Watu wengi wanaanzisha mpango ya malipo na wanalipa kwa muda.

Kama huwezi kuanzisha mpango ya malipo, tafadhali utupigie simu.

Kama unaanzisha mpango ya malipo, unahitaji kufanyikwa na sisi. Hii inamaanisha unahitaji kuanzisha yoyote ya hayo:

- mtandaoni kwa kutumia huduma ya **Money You Owe**

- kwa kupiga simu kwenye simu ya malipo yako ya kila mara.

Kwa wakati wowote, unaweza pia kulipa malipo ziada ili kupunguza deni yako. Hii ingeweza kuwa malipo ya kila mara au malipo ya mara moja.

Ikiwa unafanya ombi lako la ushuru

Ikiwa una deni ya pesa nasi, tunaweza kuomba Australian Taxation Office kutusaidia kurudishwa pesa. Tunaweza kuomba kwao kukatalia au kutupa baadhi au zote za fedha yako ya ushuru kurudishwa au fedha inayopatikana. Tukifanya hivi, tutakutuma barua.

Njia za kurudisha pesa

Njia ya rahisi zaidi kulipa ni kwa kutumia huduma ya **Money You Owe** katika Centrelink online account yako kupitia myGov au Express Plus Centrelink mobile app.

Ikiwa unahitaji msaada wa kurudisha pesa au kuanzisha mpango wa kulipa, tafadhali utupige simu.

Jedwali ya chini inaonyesha njia mbalimbali za malipo ambazo unaweza kuzitumia.

Njia ya kulipa	Maelekezo
Mtoe moja kwa moja	Tumia huduma ya Money You Owe au utupige simu ili kuanzisha makato ya mara moja kutoka akaunti yako ya benki.
BPAY	Unaweza kulipa kwa kutumia BPAY ya benki kwa njia ya simu au mtandaoni. Alama yetu Biller Code is 21915 na BPAY reference number yako zipo kwenye barua ambayo tukutumia. Unaweza kufanya malipo ya BPAY kutoka kadi ya mkopo. Hata hivyo, benki yako inaweza kukutoza ada au riba ziada. Unapaswa kuhakikisha hii na benki yako kabla hujalipa malipo kwa njia hii.
Australia Post	Unaweza kulipa wewe mwenyewe kwa ofisi yoyote ya Australia Post au ya mtoaaji wa posta. Unaweza kulipa kwa EFTPOS, fedha taslimu, cheki au agizo la pesa. Utahitaji simbo (barcode) lako kutoka barua yako au katika huduma ya Money You Owe . Ikiwa huna simbo, utuombe kwa kadi ya malipo ili kutoa malipo ya kila mara. Ili kuomba kadi utupigie simu Centrelink Debt Recovery Line kwenye 1800 076 072 . Unaweza kufanya malipo kutipitia huduma ya Australia Post's POST Billpay. Alama yetu Billpay Code is 0802 na POST Billpay reference number yako ni katika barua ambayo tulituma kwako. Unaweza pia kulipa kwa njia ya simu kwa kupiga simu kwenye simu ya Australia Post POST Billpay kwenye 131 816 .
Kadi ya mkopo	Tumia huduma ya Money You Owe au piga simu kwetu ili kulipa deni yako kwa kutumia Visa yako au Mastercard yako. Kabla hujatumia kadi yako ya mkopo, tafadhali hakikisha na benki yako kama kuna ada na malipo yoyote ziada.

Kwa habari zaidi

- Pigia simu **131 202** ili kuongea nasi kwa lugha yako kuhusu malipo na huduma za Centrelink.

- Piga simu kwa Translating and Interpreting Service (TIS National) kwenye nambari ya **131 450** ili kuongea na sisi katika lugha yako juu ya malipo na huduma za Medicare na Child Support.
- Enda kwa **servicesaustralia.gov.au/yourlanguage** unapoweza kusoma, kusikiliza au kutazama habari kwa lugha yako.
- Enda kwa **servicesaustralia.gov.au/debts** kupata habari zaidi katika Kiingereza.
- Tembelea kituo cha huduma.

Kumbuka: simu kutoka simu yako ya nyumbani kwenda nambari za '13' kutoka popote nchini Australia zinatozwa kwa kiwango kamili. Kiwango hicho kinaweza kutofautiana kutoka bei ya simu ya mtaa na kinaweza pia kutofuatiana na watoaji huduma ya simu. Simu za nambari ya '1800' kutoka simu yako ya nyumbani hazina malipo. Simu kutoka simu za umma na za mkononi zinaweza kupimwa kwa muda wao na kutozwa kwa kiwango cha juu zaidi.

Nambari ya simu ya Centrelink

Simu ya Centrelink	Nambari ya simu
Disability, Sickness and Carers (ulemavu, ugonjwa na watunzaji)	132 717
Employment Services (huduma za ajira)	132 850
Families (familia)	136 150
Farmer Assistance Hotline (msaada kwa mkulima)	132 316
Older Australians (Waaustralia wazee)	132 300
Youth and Students (vijana na wanafunzi)	132 490
Centrelink Debt Recovery (malipo ya kulipa deni)	Freecall™ 1800 076 072
Services Australia Feedback and Complaints (maoni na malalamiko)	Freecall™ 1800 132 468
Maswali kuhusu TTY*	Freecall™ 1800 810 586
Simu ya maelezo ya wateja wa TTY*	Freecall™ 1800 000 567

*TTY ni kwa watu tu ambao ni kiziwi au wana uharibifu wa kusikia au kunena. Simu ya TTY inahitajika ili kutumia huduma hii.

Kanusho

Habari iliyomo kwenye chapisho hiki kimekusudiwa tu kama mwongozo kwa malipo na huduma. Ni jukumu lako kuamua ukitaka kuomba kwa malipo na kufanya ombi kulingana na hali yako fulani.



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.