



# 如何偿还 Centrelink 欠款

如果您领取的福利金存在超额支付，并且构成了 Centrelink 债务，我们会以最适合您个人情况的方式为您提供偿还欠款方面的帮助。

## 偿还方案

偿还 Centrelink 欠款主要有两种方式，包括：

- 截止日期前全部付清
- 设立长期还款安排或从定期发放的福利金中扣除金额。

大部分欠款人都选择长期还款方案。

偿还方案是否得当取决于个人情况。在决定如何还款时，需要考虑以下问题：

- 还款预算
- 即将发生的支出
- 任何可能存在的其他债务
- 偿还期限的长短

存在 Centrelink 债务不会影响个人信用评级但如果您有在到期日之前开始还款，我们可能会采取行动。

## 还款方式

还款方式将取决于欠款人当前是否在领取福利金。

### 如果目前在领福利金

从还款到期之日起，开始从您定期领取的福利金中扣除款项。您不需要做任何设置  
扣款金额取决于您领取的福利金类型。例如，如果领取的是收入补助，那么标准的扣款比例是 15%。

可通过 myGov 访问 Centrelink online account，或者通过 Express Plus Centrelink 移动应用程序使用“**Money You Owe**”服务：

- 查看扣款额
- 更改扣款额度

也可通过拨打定期福利金热线办理以上业务  
任何时候都可追加还款额度。

### 如果已不再领取福利金

您需要在到期日之前全额付款或与我们达成付款安排。大多数人会设立还款安排进行长期还款。  
如果无法设立还款安排，请致电我们。

如果打算设立还款安排，则必须通过我们办理。换言之，您需要通过以下任一方式设立还款安排：

- 在线使用“**Money You Owe**”服务

- 拨打定期福利金热线。

任何时候都可追加还款额度。可办理定期还款或一次性偿清。

## 如果要办理退税

如果您有 Centrelink 债务，我们可要求 Australian Taxation Office 帮我追回欠款。我们可要求税务局扣留您的退税金或将您的退税金的一部分或全部或余额支付给我们。如果发生这种情况，我们会寄信通知您。

## 还款支付方式

最简单的还款方式就是可通过 myGov 访问 Centrelink online account，或者通过 Express Plus Centrelink 移动应用程序使用“**Money You Owe**”服务：

如果需要还款或设立还款安排方面的帮助，请致电我们。

下表显示了您可使用的不同支付方式。

支付方式	指示说明
直接扣款	使用“ <b>Money You Owe</b> ”服务或致电我们设置银行账户自动扣款。
BPAY	<p>可通过电话或网上银行使用 BPAY 支付。</p> <p>我们的 Biller Code is 21915, BPAY reference number 在我们寄给您的信函中。</p> <p>您可用信用卡进行 BPAY 支付。但银行可能会向您收取额外的费用或利息。在使用这种方式付款之前，应与银行进行核实。</p>
Australia Post	<p>可在任何一家 Australia Post 或其营业网点直接付款。可通过 EFTPOS、现金、支票或汇票支付。</p> <p>您将需要我们所寄信函中或在线账户 <b>Money You Owe 服务</b>中所含的条形码。如果没有条形码，请向我们索要支付卡，安排定期还款。若要申请支付卡，请拨打 <b>1800 076 072</b> 联系 Centrelink Debt Recovery Line。</p> <p>可通过 Australia Post's POST Billpay 服务进行支付。我们的 Biller Code is 0802, POST Billpay reference number 在我们寄给您的信函中。</p> <p>也可以通过拨打 Australia Post POST Billpay 热线 <b>131 816</b> 进行电话支付。</p>
信用卡	使用“ <b>Money You Owe</b> ”服务，或致电我们使用 Visa 或 Mastercard 支付债务还款。在使用信用卡之前，请咨询银行是否有任何额外费用。

## 更多信息

- 致电 **131 202**，用中文咨询 Centrelink 相关福利金和服务的信息。

- 致电 **131 450**，联系 Translating and Interpreting Service (TIS National)，用中文咨询 Medicare 和 Child Support 相关福利金和服务的信息。
- 浏览 [servicesaustralia.gov.au/yourlanguage](http://servicesaustralia.gov.au/yourlanguage) 获得中文版的文本、音频或视频信息。
- 浏览 [servicesaustralia.gov.au/debts](http://servicesaustralia.gov.au/debts) 了解更多英文信息。
- 前往 Centrelink 服务中心。

注意：注意：从澳大利亚任何地方用座机拨打“13”打头的电话号码，费用固定。该费率可能因本地通话价格而异，也可能因电话服务提供商而异。使用座机拨打“1800”开头的电话号码免费。使用公共电话和移动电话致电可能以较高的费率按时计费。

## Centrelink 联系电话

Centrelink 电话专线	电话号码
Disability, Sickness and Carers (残疾、疾病和护理人员)	<b>132 717</b>
Employment Services (就业服务)	<b>132 850</b>
Families (家庭)	<b>136 150</b>
Farmer Assistance Hotline (农民补助)	<b>132 316</b>
Older Australians (老年人)	<b>132 300</b>
Youth and Students (年轻人和学生)	<b>132 490</b>
Centrelink Debt Recovery (还债)	<b>免费电话™ 1800 076 072</b>
Services Australia Feedback and Complaints (反馈和投诉)	<b>免费电话™ 1800 132 468</b>
TTY*问询	<b>免费电话™ 1800 810 586</b>
TTY*客户关系专线	<b>免费电话™ 1800 000 567</b>

\*TTY 仅面向失聪或有听力或语言障碍的人士。使用该服务，需要有 TTY 电话。

## 免责声明：

本出版物中包含的信息仅作为福利金和服务指南之用。您有责任决定是否要申请某项福利金，并根据个人具体情况提出申请。



# 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.
BPAY	<p>You can pay using BPAY by phone or internet banking.</p> <p>Our Biller Code is 21915 and your BPAY reference number is on the letter we sent you.</p> <p>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.</p>
Australia Post	<p>You can pay in person at any Australia Post office or postal outlet. You can pay by EFTPOS, cash, cheque or money order.</p> <p>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>.</p> <p>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.</p> <p>You can also pay over the phone by calling the Australia Post POST Billpay line on <b>131 816</b>.</p>
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.

- 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)	<b>132 717</b>
Employment Services (employment services)	<b>132 850</b>
Families (families)	<b>136 150</b>
Farmer Assistance Hotline (farmer assistance)	<b>132 316</b>
Older Australians (older Australians)	<b>132 300</b>
Youth and Students (youth and students)	<b>132 490</b>
Centrelink Debt Recovery (debt repayments)	<b>Freecall™ 1800 076 072</b>
Services Australia Feedback and Complaints (feedback and complaints)	<b>Freecall™ 1800 132 468</b>
TTY* enquiries	<b>Freecall™ 1800 810 586</b>
TTY* customer relations line	<b>Freecall™ 1800 000 567</b>

\*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.