

بِسْمِ جِد بَرْدُوس كَلِمَةُ سَجَل إِذْخَاك دِسْمَاتَن دِلْمَاك اَكْس إِجْزَن دِغْلِش مِ August 2022.
بِإِذْخَاك جِد إِهْزَن كَلِمَةُ لِجِم مِلِس هِبْمَهْزَن دِجْغَكْخَاك دِكَمَقْكِنِ دِجْمَنهْجَه مَحْوَجِب اَمِ هَنِيقْل دِكْتَجْرَهْهْ.

بَهْمَنَكْجِي مِ March ٥ July 2022

دَمْتِي لِمَاتِي

بِ لِجَمَكِهْجَه بِن دَمْتِي لِمَاتِي، اُسَهْ جِد هَمِهْهْهْ، دِجْمَهْهْ، مَحْوَجِب اَمِ هَنِيقْل دِكَمَقْكِنِ دِجْمَنهْجَه نَبْتِي نَبْتِي مِ October 2022.

بِسْمِ جِد فِسْجِيوس كَلِمَةُ مِ فِجَز إِجْزَن لِجِم مِلِس هِبْمَهْزَن دِجْغَكْخَاك دِكَمَقْكِنِ دِجْمَنهْجَه مَحْوَجِب اَمِ هَنِيقْل دِكْتَجْرَهْهْ.

دَمْتِي بَمَجْجِي

بِ لِجَمَكِهْجَه بِن دَمْتِي بَمَجْجِي، اُسَهْ جِد هَمِهْهْهْ، دِجْمَهْهْ، مَحْوَجِب اَمِ هَنِيقْل دِكَمَقْكِنِ دِجْمَنهْجَه مِ هِبْمَهْزَن دِ October 2022.

بِسْمِ جِد بَرْدُوس كَلِمَةُ سَجَل إِذْخَاك دِسْمَاتَن دِلْمَاك اَكْس إِجْزَن دِغْلِش مِ September 2022.

بِإِذْخَاك جِد إِهْزَن كَلِمَةُ لِجِم مِلِس هِبْمَهْزَن دِجْغَكْخَاك دِكَمَقْكِنِ دِجْمَنهْجَه مَحْوَجِب اَمِ هَنِيقْل دِكْتَجْرَهْهْ.

بَهْمَنَكْجِي مِ August ٥ 2022 هَلْمَدِغْجَن

مِ August 2022، حَلِبِد اَنْتَن دِلْمَاتِي مِلِس خُذ بِلِس مَسْجَن مَهْمَاك دِبِن إِجْزَن مَهْجَكْجِي جِد شَوِي مَحْتَن دِجْجِدِلْمَسَهْ،
كَمَقْكِنِ دِجْجَكْخَاكْجِي دِجْمَن كَلِس. اُسَهْ جِد شَمِهْهْهْ، مَحْتَن دِجْجَلِهْهْ، اَمِ نَب تَسْلِكَهْهْ، اَمِ كَمَقْكِنِهْجَه
دِجْجَكْخَاكْجِي دِجْمَن شِد 3 بَخْتِي. مَحْتَن كَلِس (0٥٥٥٥٥٥٥٥٥٥) دِجْمَن لِمَاتِي اَمِ جِد قَسَب مَهْجَقِي.

قَن دِجْجَجْرَهْهْ، اَمِ كَمَقْكِنِهْجَه، دِجْجَكْخَاكْجِي دِجْمَن، فِجَلِس مِ، اَمِ Money you owe قَن لِمَحْصِه اَمِ سَمَاتْنَهْجَه، دِ
Centrelink online account مَهْمَتْن دِ myGov، مِهْمَلَمَعْجَن دِ Express Plus Centrelink app، نَب شَم لِمَحْصِه دِ
Interactive Voice Response (IVR).

مَحْوَجِب اَمِ هَنِيقْل دِكْتَجْرَهْهْ

بِ جِن تَمَلِهْهْ، كَمَقْكِنِ مِحِن، اُسْمِن جِد بَرْدُوس مَهْمَلِمَس مَحْتَن دِجْجَكْخَاكْجِي دِكَمَقْكِنِهْجَه، مِ كَمَقْكِنِهْجَه، شَمْتَن مِ هِبْمَهْزَن
بِجْزَن دِغْلِش. اُسَهْ، لِجِم مِلِس هَنِيقْل دِكْتَجْرَهْهْ، شَوِي مَحْتَن لِمَحْصِه دِجْمَن.

بِ لِمَاتِي لِجِم تَمَلِهْهْ، بِن كَمَقْكِنِ مِحِن، لِجِم مِلِس هَنِيقْل دِغْلِش، لِجِم مِلِس دِجْمَنهْجَه، مَسْجَن اَمِ. مَحْهْهْ،
كْتَجْرَهْهْ، مَسْجَن مَحْهْهْ، كَمَقْكِنِ مِحِن مَحْهْهْ، اَمِ، شَوِي دِجْمَن مَحْتَن دِجْجَكْجِي - اَمِ جِلِس مَحْوَجِب جِن كْتَجْرَهْهْ مِهْمَتْن
شَوِي دِجْمَتِي.

اُسَهْ، لِجِم مِلِس هَنِيقْل دِغْلِش، شَوِي مَحْتَن هِبْمَهْزَن دِجْجَكْخَاكْجِي دِجْمَنهْجَه، اَمِ، اُسَهْ، كَمَقْكِنِهْجَه،
كْتَجْرَهْهْ، شَمْتَن.

شَم مَهْمَتْن مَحْتَن شَمْتَن مَحْهْهْ لِمَحْصِه دِ شَوِي جِلِس مَحْتَن مَحْهْهْ، اَمِ Money you owe قَن لِمَحْصِه اَمِ سَمَاتْنَهْجَه،
Centrelink online account مَهْمَتْن دِ myGov، نَب مِهْمَلَمَعْجَن دِ Express Plus Centrelink app.

اُنَب Money you owe قَن لِمَحْصِه جِد مَسَب كَلِمَةُ، كَمَقْكِنِ دِجْمَهْهْ، مَحْوَجِب اَمِ هَنِيقْل دِكَمَقْكِنِ دِجْمَنهْجَه،
مَهْمَتْن.

كَمَقْكِنِ جِمَهْجَتِي دِجْمَهْهْ

اُسْمِن اَم نَبْتَن نَبْتَن بَرْدُهِي مِهْم لِمَحْصِه دِجْمَن دِ Centrelink قَن اَنْتَن اُنَب دِجِن مَحْتَب (FTB) Family Tax Benefit
بِ Child Care Subsidy (CCS) اُنَب دِجِن مَسَب اَم دَمَقْتِي دِسْمَتْن مِلِس بِلِمَس خُذ مَحْتَن دِ COVID-19 مَحْتَن
مَحْتَن جِد بَخْتِي مِ August 2021 مِ December 2021.

مِ July 2022، بِن لِجَمَكِهْجَه، كَمَقْكِنِ بِن دَمْتِي دِلْمَاك اَكْس إِجْزَن دِغْلِش قَن Centrelink اُسْمِن تَلَخْن مَحْجِيوس لِجِم مِ
كَمَقْكِنِ دِجْمَهْهْ، مَحْتَن دِجْمَهْهْ، شَوِي مَحْتَن مَحْهْهْ، شَوِي مَحْتَن مَحْهْهْ، مَحْتَن مَحْهْهْ، مَحْتَن مَحْهْهْ، مَحْتَن مَحْهْهْ، مَحْتَن مَحْهْهْ.

بِ لِجَمَكِهْجَه، كَمَقْكِنِ بِن دَمْتِي دِلْمَاك اَكْس إِجْزَن دِغْلِش قَن بِن مَهْمَتْن، اُسْمِن تَلَخْن مَحْجِيوس لِجِم مِ كَمَقْكِنِ دِ
CCS دِجْمَهْهْ، مَحْتَن دِجْمَهْهْ، مَحْتَن مَحْهْهْ، مَحْتَن مَحْهْهْ، مَحْتَن مَحْهْهْ.



Restarting Centrelink debt activities

Since August 2021, we have put debt pauses in place to help ease the pressure on people dealing with COVID-19 lockdowns and more recent disaster events.

These debt pauses will be ending between July and October 2022, depending on which event affected you. The more recently you were affected, the longer you will have until you need to make repayments.

To find out about the debt pauses we put in place, go to servicessaustralia.gov.au/current-debt-pauses

How to know if you have a debt

If you owe money, we will contact you ahead of time to let you know what you need to do, and when. How we contact you will depend on whether you have an existing debt or a new debt.

An **existing debt** is a debt that we wrote to you about before 10 January 2022. If you have an existing debt, we will send you an SMS reminder letting you know your repayments are starting soon, and what you need to do.

A **new debt** is a debt we wrote to you about on or after 10 January 2022. If you have a new debt, we will send you an account payable letter. The letter will tell you what action you need to take. We send these letters 28 days before you need to start repaying money.

When your repayments are due

The date your repayments are due will depend on when you were impacted. It will also depend on whether you have a new or existing debt.

Events from August to December 2021

Existing debts

If you have an existing debt, you will need to start repaying money from 1 July 2022.

New debts

If you have a new debt, you will need to start repaying money gradually from 1 August 2022.

Since 1 July 2022, we have been sending out account payable letters to people with a new debt.

The letter will tell you when your repayments are due and what action you need to take.

Events from January to February 2022

Existing debts

If you have an existing debt, your repayments will gradually restart from late August 2022.

We will contact you ahead of time to tell you when your repayments are due and what action you need to take.

New debts

If you have a new debt, your repayments will restart from September 2022.

We will send you an account payable letter from August 2022.

The letter will tell you when your repayments are due and what action you need to take.

Events from March to July 2022

Existing debts

If you have an existing debt, your repayments will gradually restart from October 2022.

We will contact you ahead of time to tell you when your repayments are due and what action you need to take.

New debts

If you have a new debt, your repayments will restart from October 2022.

We will send you an account payable letter from September 2022.

This letter will tell you when your repayments are due and what action you need to take.

Events from August 2022 onwards

From August 2022, anyone affected by a new declared disaster event will be able to self-manage their debt repayments. You will be able to pause or change your repayments for up to 3 months. Automated debt pauses will no longer apply.

To manage your repayments, use the **Money you owe** service in your Centrelink online account through myGov, the Express Plus Centrelink app or the Interactive Voice Response (IVR) service.

What you need to do

If you get a payment from us, we will start deducting your repayments from your current payment from your due date. You do not need to do anything to set this up.

If you no longer get a payment from us, you do not need to repay your debt all at once. You can set up a payment arrangement with us and repay the money over time – this is what most people do.

You will not need to pay any money until your repayment due date, unless you choose to.

The easiest way to manage repaying money is using the **Money you owe** service in your Centrelink online account through myGov or the Express Plus Centrelink app.

The **Money you owe** service allows you to set up and adjust your payment arrangement quickly and easily.

Family assistance payments

We are also gradually resuming Centrelink debt recovery for people who receive Family Tax Benefit (FTB) or Child Care Subsidy (CCS) who reside in areas affected by the COVID-19 lockdowns and natural disasters between August 2021 and December 2021.

From July 2022, if you have an outstanding Centrelink debt with us we may recover it from your FTB arrears, balancing top ups and lump sum claim payments.

If you have an outstanding child care debt with us, we may recover it from your CCS arrears and balancing top ups payments.

We can also recover family assistance debts from tax refunds through the balancing process.

If you were impacted by a declared natural disaster event in 2022, we will not recover your Centrelink debt from your FTB and CCS payments until your pause ends.

To find out more go to:

- servicesaustralia.gov.au/ccsbalancing

- servicessaustralia.gov.au/ftbbalancing

What you should know

We understand some people are still experiencing difficulty and there are 3 things we want you to know:

- We are here to help and will support you to repay money in a way that best suits your situation.
- If you owe us money, you do not need to repay it all at once. You can set up a payment arrangement and repay it over time – this is what most people do.
- If you do not understand your debt or you are worried about repaying money, you can talk to us. You can do this by calling your regular Centrelink payment line or by calling the Centrelink debt recovery line on **1800 076 072** to discuss support and flexible repayment options available.

How you can repay money you owe to Centrelink

If you currently get a payment from us you will have an amount deducted from your regular payment from the date your repayments are due. You do not need to do anything. However, if you would like to change your payment arrangement or make extra payments towards your debt, you will be able to do this online using the **Money you owe** service or by calling your regular payment line.

If you no longer get a payment from us, you will need to take action to make sure you have set up a payment arrangement or repaid the money you owe by the due date. If you are experiencing difficulty or are worried about repaying money by the due date, you should call your Centrelink payment line or the Centrelink debt recovery line on **Freecall™ 1800 076 072**.

Let us know if you need an interpreter, and we will arrange one for free.

For more information about how you can repay money you owe, go to servicessaustralia.gov.au/debts

What other support is available

If you do not understand why you have been overpaid, you can call us and ask us to explain. An experienced staff member will contact you to explain the decision and answer any questions you have.

You can also apply for a formal review of the decision. You may want to apply for a formal review if you understand our decision but disagree with it.

To ask for an explanation or formal review, you should call your Centrelink payment line or the Centrelink debt recovery line on **Freecall™ 1800 076 072**. Let us know if you need an interpreter, and we will arrange one for free.

If you need extra support, we have specialist staff who can offer a range of support and referrals.

Our Financial Information Service Officers can help you make informed decisions about your finances.

To find out more about our Financial Information Service, go to servicessaustralia.gov.au/fis

Our social workers can give short-term counselling, information and referrals to support services. To find out more about our social workers:

- go to servicessaustralia.gov.au/socialwork
- call **132 850** and ask to speak with a social worker.

Centrelink phone numbers

Disability, Sickness and Carers **132 717**

Families **136 150**

Employment Services **132 850**

Youth and Students **132 490**

Older Australians **132 300**

ABSTUDY Freecall™ **1800 132 317**

Centrelink Debt Recovery Freecall™ **1800 076 072**

Centrelink Indigenous Debt Recovery Freecall™ **1800 138 193**

Multilingual Phone Service, to speak to us in languages other than English **131 202**

Farmer Assistance Hotline **132 316**

Services Australia 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.

For more information

- go to servicessaustralia.gov.au/owingmoney for more information in English
- go to servicessaustralia.gov.au/yourlanguage where you can read, listen to or watch videos with information in your language
- call **131 202** to speak with us in your language about Centrelink payments and services
- call **132 011** for Medicare and **131 272** for Child Support. Let us know if you need an interpreter, and we will arrange one for free
- 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.

Disclaimer

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