



Payment for older Australians

Age Pension provides income support and access to a range of concessions for older Australians. This includes a Pensioner Concession Card. This card gives you cheaper health care and discounts for some goods and services. There are rules you need to meet to be able to get Age Pension.

Age rules

If you were born before 1 July 1955, you have reached Age Pension age.

On 1 July 2021, Age Pension age increased to 66 years and 6 months for people born from 1 July 1955 to 31 December 1956 inclusive.

If you were born on or after 1 January 1957, your Age Pension age is 67.

Residence rules

To get Age Pension you must meet residence rules.

On the day you claim, you must be:

- an Australian resident, and
- in Australia.

An Australian resident is a person who is living in Australia and is either an Australian citizen or the holder of a permanent visa or protected Special Category visa.

You also need to have been an Australian resident for at least 10 years to qualify for Age Pension. For at least 5 of these years, there must be no break in your residence.

What may be different?

You may be able to get Age Pension if you have been an Australian resident for less than 10 years. For example, if you are:

- a refugee or former refugee
- a woman whose partner died while you were both Australian residents and you have been an Australian resident for 2 years immediately before claiming Age Pension.

If you do not meet the residence rules but you have lived or worked in a country that has a social security agreement with Australia, the agreement may help you to claim.

You do not need to be an Australian resident or in Australia on the day you apply to transfer to Age Pension from another eligible income support payment.

Claiming Age Pension

You can claim Age Pension online through your Centrelink online account.

You can also visit a service centre. You will need to complete a claim form and an income and assets form. You may need to give us some extra forms and any other documents we have asked for.

Unless we already have proof of who you are, you will need to visit a service centre and show your identity documents.

If you already get a Centrelink payment

We will write to you 13 weeks before you reach Age Pension age and tell you what you can do to transfer to Age Pension.

Changes in your circumstances

We need to know about any changes that could reduce your payment. You need to tell us within 14 days about any changes. For example, you must tell us if:

- your address changes
- you and/or your partner increase your income
- you and/or your partner increase the value of your assets or your investments change
- you stop living with your partner
- you marry or start living with your partner
- your partner dies
- you go to live outside Australia
- you travel overseas for a holiday.

You can tell us your changes through our self service options. Make sure your details are up to date on myGov.

If you do not tell us about these changes, we may pay you too much. If this happens you may have to pay the money back.

If you do not tell us about changes on purpose, we could charge you with fraud.

For more information

- Go to servicessaustralia.gov.au/age-pension for more information in English.
- Go to servicessaustralia.gov.au/yourlanguage where you can read, listen to or watch information in your language.
- Call **131 202** to speak with someone in your own 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 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.