# Australian Pension News

**Issue 47**

### Accessing your Centrelink online account using myGov

myGov is a simple and secure way to access a range of government services online in one place. Using myGov will save you time and you may not have to call us.

Did you know you can create a myGov account even if you are outside Australia? To link your Centrelink online account to myGov you generally need an Australian proof of identity such as an Australian passport. If you don’t have the required documents and you live outside Australia, you can call us (see page 4) and we will help you link your Centrelink online account to myGov.

You can find out more about myGov by going to [**servicesaustralia.gov.au/mygov**](http://servicesaustralia.gov.au/mygov)

### Proof of Life form

If you are older than 80 and live outside Australia you may need to complete a Proof of Life form. We may send you a Proof of Life form if you get one of the following payments:

* Age Pension
* Disability Support Pension
* Carer Payment.

If we send you a Proof of Life form, you will need to do all of the following:

* complete the form
* visit, in person, an authorised certifier as listed on the form and get it signed
* return the form to us by the due date, otherwise your payment may stop.

If you can not return your form by the due date, let us know otherwise your payment may stop. We will then send you a letter with a new due date to give you more time to complete the form.

### Stay connected with us on social media

Follow Seniors Update on Facebook to keep up to date with our latest news and information. Seniors Update provides information for seniors living in and outside Australia or living overseas. If you have a general question, you can ask us on social media and one of our team members will respond. Just remember not to share any personal information on social media.

Go to [**servicesaustralia.gov.au/socialmedia**](http://servicesaustralia.gov.au/socialmedia) for more information.

## Information about your payments

You will get 13 regular 4-weekly payments each year.

| **4-weekly pension payment calendar – November 2022 to February 2023** |
| --- |
| **Date we’ll issue your payment** | **Direct deposit customers should get payment by**  | **Cheque customers should get payment by** | **Payment covers the period** |
| 17 November 2022 | 23 November 2022 | 7 December 2022 | 20 October to 16 November 2022 |
| 15 December 2022 | 21 December 2022  | 4 January 2023 | 17 November to 14 December 2022 |
| 12 January 2023 | 18 January 2023 | 1 February 2023 | 15 December 2022 to 11 January 2023 |
| 9 February 2023 | 15 February 2023 | 1 March 2023 | 12 January to 8 February 2023 |
| 9 March 2023 | 15 March 2023 | 29 March 2023 | 9 February to 8 March 2023 |
| \*Tuesday 4 April 2023 | 10 April 2023 | 24 April 2023 | 9 March to 4 April 2023 |
| 4 May 2023 | 10 May 2023 | 25 May 2023 | 5 April to 3 May 2023 |
| 1 June 2023 | 7 June 2023 | 21 June 2023 | 4 May to 31 May 2023  |
| 29 June 2023 | 4 July 2023 | 18 July 2023 | 1 June to 28 June 2023 |
| 27 July 2023 | 2 August 2023 | 16 August 2023 | 29 June to 26 July 2023 |
| 24 August 2023 | 30 August 2023 | 13 September 2023 | 27 July to 23 August 2023 |
| 21 September 2023 | 27 September 2023 | 11 October 2023 | 24 August to 20 September 2023 |
| 19 October 2023 | 25 October 2023 | 8 November 2023 | 21 September to 18 October 2023 |
| 16 November 2023 | 22 November 2023 | 6 December 2023 | 19 October to 15 November 2023 |
| 14 December 2023 | 20 December 2023 | 3 January 2024 | 16 November to 13 December 2023 |

\* Payment date brought forward due to an Australian Public holiday.

Cheque delivery may be later than these dates due to delays in mail delivery.

## Direct deposit payments

In most countries we pay pensions directly into bank accounts. We encourage this method of payment as it is safe, quick and reliable.

If you get your payment by direct deposit into your bank account it will be available within 2 to 6 days after issue. If your payment hasn’t arrived within 10 days of issue, check with your local bank before contacting us.

### International Services closure dates

| **International Services will be closed on:** |
| --- |
| Christmas Day public holiday  | 26 December 2022 |
| Boxing Day public holiday  | 27 December 2022 |
| Public Service holiday | 28 December 2022 |
| New Year’s Day public holiday | 2 January 2023 |
| Australia Day Holiday | 26 January 2023 |
| Good Friday | 7 April 2023 |
| Easter Monday | 10 April 2023 |
| ANZAC Day | 25 April 2023 |

## Rates

Outside Australia pension rates and thresholds are re-assessed in January, March, July and September each year.

### Rates and thresholds

These Australian dollar (A$) figures are a guide only and are effective from 20 September 2022 unless otherwise stated.

| **Outside Australia pension rates and thresholds** | **SINGLE** | **COUPLE both eligible** | **COUPLE one eligible partner** | **COUPLE separated due to ill health** |
| --- | --- | --- | --- | --- |
| **How much pension 1, 2, 3** | **Per year** | **Per year** | **Per year** | **Per year each** |
| Maximum basic rate | A$24,356.80  | A$36,722.40 | A$18,361,20 | A$24,356.80 |
| Basic Pension Supplement | A$681.20 | A$1123.20 | A$561.60 | A$681.20 |
| **Total** | **A$25,038.00** | **A$37,845.60** | **A$18,922.80** | **A$25,038.00** |
| **Allowable Income 4** | **Per year** | **Combined** | **Combined** | **Combined** |
| Full pension | up to A$4940.00 | up to A$8736.00 | up to A$8736.00  | up to A$8736.00 |
| Part pension | Less than A$55,016.00 | Less than A$84,427.20  | Less than A$84,427.20 | Less than A$108,888.00  |
| **Allowable Assets 5** | **Single** | **Combined** | **Combined** | **Combined** |
| Full pension — Homeowner | A$280,000 | A$419,000 | A$419,000 | A$419,000 |
| Full pension — Non-homeowner | A$504,500 | A$643,500 | A$643,500 | A$643,500 |
| Part pension — Homeowner | Less than A$601,000  | Less than A$904,500 | Less than A$904,500 | Less than A$1,061,000 |
| Part pension — Non-homeowner | Less than A$825,500 | Less than A$1,129,000 | Less than A$1,129,000 | Less than A$1,285,500 |
| **Deeming rates and thresholds** | **Single** | **Combined** | **Combined** | **Combined** |
| Threshold | A$56,400 | A$93,600 | A$93,600  | A$93,600 |
| Rate below threshold | 0.25% | 0.25% | 0.25% | 0.25% |
| Rate above threshold | 2.25%  | 2.25% | 2.25% | 2.25% |

These rates apply to customers who are permanently outside Australia or absent from Australia for longer than 6 weeks.

1. We calculate the rate of payment under both the income and assets tests. We apply the test that results in the lower rate or nil rate. Some assets are deemed to earn income and there are special rules for other types of income. There is no income or assets test for customers who are permanently blind.
2. Some customers may get a transitional rate of pension based on the pre 20 September 2009 income test rules and payment rates.
3. Some customers may get a reduced rate of pension based on how long they were an Australian resident.
4. Every 2 weeks, the Work Bonus disregards up to A$300 of employment income, or income from self employment generated by your personal exertion, earned by eligible pensioners over Age Pension age unless you get Parenting Payment Single. If your employment income is less than A$300, we bank the unused Work Bonus up to a maximum amount of A$7,800. If you are eligible for a transitional rate, we’ll compare the transitional rate that has no Work Bonus to the new rate which has the Work Bonus. We’ll pay the transitional rate whenever it pays the higher rate.
5. We reduce single and combined couple rates by A$3.00 per 2 weeks for every A$1,000 of additional assets above the allowable assets limit. We don’t include certain assets in the assets test.

## International exchange rates available online

We work out the amount of payment you get by using an income and assets test. If you have assets in, or get income from another country, we need to work out their value in Australian dollars. To do this we use exchange rates. We publish exchange rate information on our website.

To check exchange rates go to [**servicesaustralia.gov.au/international**](http://servicesaustralia.gov.au/international)

## Keep up to date with the latest pension payment rates and dates

For the latest information about pension rates and payment dates outside Australia go to [**servicesaustralia.gov.au**](http://servicesaustralia.gov.au) and search for Outside Australia pension rates. We update pension rates, and income and asset thresholds on our website as soon as they change.

This newsletter is also available on our website at [**servicesaustralia.gov.au/customer/publications/int001**](http://servicesaustralia.gov.au/customer/publications/int001)

**Disclaimer**: The Commonwealth of Australia has attempted to ensure the information in this publication is accurate. However, the Commonwealth does not warrant that the information is accurate or complete nor will it be liable for any loss suffered by any person because they rely on it in any way. You should contact the Australian Government Services Australia for full details of any entitlements and services to which you may be eligible or how any pending changes in legislation, programs or services may affect you.

## How to contact us

Go to [**servicesaustralia.gov.au**](http://servicesaustralia.gov.au) to find out information about your payment as well as our other payments and services.

Call us Monday to Friday, between 8 am to 5 pm Hobart time.

Phone calls from the following countries are Freecall™. Dial the number shown without any international or country codes before it.

Austria **Freecall™ 0800 295 165**

Canada **Freecall™ 1888 2557 493**

China (North)\* **Freecall™ 10 800 6100 427**

China (South)\* **Freecall™ 10 800 2611 309**

Denmark **Freecall™ 8088 3556**

Germany **Freecall™ 0800 180 2482**

Greece **Freecall™ 0080 0611 26209**

India **Freecall™ 000 800 61 01098**

Indonesia **Freecall™ 001 803 61 035**

Ireland **Freecall™ 1800 200 333**

Italy **Freecall™ 800 781 977**

Korea Republic **Freecall™ 003 081 32326**

Netherlands **Freecall™ 0800 0224 364**

New Zealand **Freecall™ 0800 441 248**

Philippines **Freecall™ 1800 1611 0046**

Poland **Freecall™ 00 800 6111 220**

Portugal **Freecall™ 800 861 122**

Singapore **Freecall™ 800 6167 015**

Spain **Freecall™ 900 951 547**

Thailand **Freecall™ 001 800 611 4136**

Turkey **Freecall™ 00 800 6190 5703**

United Arab Emirates **Freecall™ 800 061 04319**

United Kingdom **Freecall™ 0800 169 5865**

USA **Freecall™ 1866 3433 086**

\* China (North) includes the provinces of Beijing, Tianjin, Hebei, Shanxi, Inner Mongolia, Heilongjiang, Liaoning, Jilin, Shandong and Henan. We consider all other provinces as China (South) for this purpose.

**Note**: a Freecall™ may not be available from every location within the country. It may not be free from mobile or public phones. If using a pay telephone, you’ll need to insert coins or a card as for a local call. You may not get a refund at the end of the call.

If you’re in a country that’s not in the list, or if you’re not able to use the Freecall™ number listed, please contact us on **+61 3 6222 3455**.

You can also fax us on **+61 3 6222 2799**, or write to us at:

**International Services
PO Box 7809
Canberra BC ACT 2610
Australia**

Please include your name, Centrelink Customer Reference Number and your telephone number in your query.

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