

# حفجب عدد کوئنوجف ی کے خوکدبھف جح جد موقتد؟

 $rac{1}{2}$ ,  $rac{1}{2}$ ι Αδ΄, Εὐσορ $rac{1}{2}$   $rac{1}{2}$  ra

#### ضبخدهم جعمشتم

تعييمه، بكلتيمه، هني دختوني له فهمقني جكمة شكيمه، بكلتيمه، سدّه جنهدهم 1/2 كل مهه، فخصوبي شد فهمقتر دنسني مجيدني.

بُسبَ مَعْس كَجِدِس كَبْمَ مِعتَهُدُهُمْ حَجَدٌ دِهُومَمْ.

 $\frac{1}{2}$ ς Εζώς αξατή τη καιρή τότιος τότιος διζος Δεραδίς οχρε αλής ας τράξι εικάλος  $\frac{1}{2}$ ς αχως έτξω Δους, το το Εραδίς το Εραδίς το Εραδίς δεί αικορής το Εραδίς το Εραδίς το Εραδίς το Εραδίος.

14 κας κάλειλος πέι φιφέλι, έπές με χέξπι φημένι Κορός μο φλώι ε 14 κοθέι.

بُسمه ، كِن سمه ، هنبق وقدكه ، قل سدّ فنهده وسد قوهقتل.

## Αϊκός ς Κάπας ερτακάς

αυλού, φέαλού, αξι αξιαξιαξία ελέμα το καιαξία και αξιαξία τη σεραμά. Εξεί ελίας, εφέαλού, αξιαξία αξιαξία της Εραφίας είναι το Αρομά το Ερομά το Αρομά το Αρομά το Αρομά το Αρομά το Εραφίας το Αρομά το Αρομά το Αρομά το Ε

 $\ddot{\alpha}_{2}$ μΑό,  $\dot{\phi}_{2}$ αμΑό,  $\ddot{\phi}_{3}$ 4 Εμένα εμένα εντανώς τος με εξίς εδοίς.  $\dot{\zeta}_{3}$  μΑό, ατι $\ddot{\phi}_{3}$ 4 Εμένα εμένας εμένας

نبغے جفوصیمہ عَنْ حَبْدِهُمْ جِسَدِّ هُنَـهُمْ جِهُمْ مُنَاعِهُمْ دَوسَعُنهُمْ، Authorised Review Officer جَجب

- کید دخدچک که سبند هنده د کبنه د د د محکده که همها د 49 موکیند
  - بجه جک حدّدی، قدهنی، هجک حمیتی همهکی، ححقکه، جهمهنی
    - نسکه که موهند کی بکه سکند
- ἄζτ ἀιζοςό, ἁι εκεληλό, εζζι ελιιλι εχταλι εοταιλι εεκοςό..

ζι Αδό, φιρξί εδέληλό, όι πει Αϊλάι εχέρλι έρταλλί ήλ γε Ερφόϊί.

## جُدِجِ كِكِلْتِكُمْ مِنْ فِيَوْدُكُمْ بِي مِنْ كَنْكُمْ دِيَبُعُمْ دُوتِكُمْ خُودُكُمْ الْمِنْ كَانْتُكُمْ دُوتِكُمْ مُنْ كُلُونُكُمْ الْمُنْ فَالْمُنْ فِي فَالْمُنْ فَالْمُنْ فَالْمُنْ فَالْمُنْ فَالْمُنْ فَالْمُنْ فِي فَالْمُنْ فَالْمُنْ فِي فَالْمُلِيلُونِ فِي فَالْمُنْ فِي فِي فِي فِي فِي فَالْمُنْ فِي فَالْمُنْ فِي فَالْمُنْ فِي فَالْمُنْ فِي فِي فِي فَالْمُنْ فِي فَالْمُلْمُ فِي فَالْمُنْ فِي فِي فَالْمُنْ فِي فَالْمُنْ فِي فَالْمُنْ فِي فِلْمُ فِلْ فِي فَالْمُنْ فِي فَالْمُنْ

- تغستنده به جهر دهودکتهجه فروتی د Centrelink •
- - rémrás émegation emega.

نَّك صَحِيمهٔ, صَحَيمهٔ, کَوهٔ دَه ج کَدُمْ  $Explanation\ or\ formal\ review\ of\ a\ decision$  کَد کَنیهٔ مَن کَبِکهٔ مَن کَد کَنیهٔ مَن کَبُکهٔ مَن جَد کَنیهٔ مَن کَبُکهٔ مَن جَد کُنیهٔ مَن کَنیهٔ مَن جَد کُنیهٔ مَن کَنیهٔ مَن جَد کُنیهٔ مَن جَد کُنی مَن جَد کُنیهٔ مَن جَد کُنی جَد کُنی جَد کُنی جَد کُنی جَد کُنی مَن جَد کُنی جَد کُنی جَد کُنی مَن جَد کُنی جَد

- جسمحتتمجف ج Centrelink مح کمک ینهذیم حامدشا د
- جھوکشقع (app) ج کد مختہد.

خسفتو، كثمة servicesaustralia.gov.au/ss351 قنا دِفِيكِهِمْ، كَوْهُ وَتَّا دِفِيكِهُمْ، كُوْهُ وَتَّا دِفِيكِهُ Explanation or formal review of a decision.

يْ كِنْ صَحِيمَهُ بِجَوْدِمِهُ لِكُونَ يُمَكِّقِنْ شَائِلَ هِي جُكَ يَنْهُونِهِ، صَحِيمَهُ بَجُودُبِهُ لِ كَاهُ بِ تَجْدُبُونَ شَاءً:

#### Centrelink Reply Paid 7800 Canberra BC ACT 2610

قَعْ فَهُمْ تَعْدِ وَهُ فَتَ يَرَاثِي كَمْ بَدِ وَهُ فَتَ يَرَاثِي كَمْ بَدِ وَهُ فَتَ يَرَاثِي كَمْ بَدِ وَهُ فَتَ يَرَاثِي Assistance for Isolated Children (AIC) Explanation or formal review of a decision form عَبِهُ فَهُ بِكُ وَهُ فَتَا يَا مُعَالِمُ مُعَالِمُ مُعَالِمُ وَهُ فَتَا يَعْلُمُ مُعَالِمُ اللّٰهِ عَلَيْ مُعَالِمُ اللّٰهُ عَلَيْهُ اللّٰهُ الل

دسفتو، كثمقة servicesaustralia.gov.au/sy054 قن دفعهما دسفتو

.ABSTUDY and Assistance for Isolated Children (AIC) Explanation or formal review of a decision form

## ٢ , ٢٠ ١٩٥ ، ﴿ مُوكِهُ عِدْ جُمِيَّا مُوكِهِ عَدْ جُمِيَّا مُوكِهِ عَدْ جُمِيًّا مُوكِهِ عَدْ مُعْمَى اللَّهُ

ζετίλα,  $α_2$ λο, ζζτλος, πέι φιφέλι  $α_1$  φεφικό, τι πέι κτικί εχέμλι έρταικί χέμλι χζ έποςο, τος ζέτι εξοιί, πεοδί έρτη τος δέτι εξεπολί έρταιλι.  $α_2$ λος τος που τος τος τος δέι ελέμλι εχέμλι.  $α_2$ λος τος τος τος τος δέι εχέμλι ελέμλι.  $α_2$ λος τος τος τος δέι ερε τος δέι εχέμι ελέμλο.

چځ د کړټنه د کېښم د د کښم د د کښم	كِيْجُ دِكُودُكُنْهُ
$\lambda \dot{\epsilon} V$ φεσικό, τι αινάς $\epsilon \dot{K}$ τι τοντανάς $\lambda$ ο αναίς $\epsilon$ τεμί αναιτάς αναιτάς $\dot{\kappa}$	Assistance for Isolated Children
$\chi \dot{\epsilon} L$ $\dot{\epsilon} \dot{\epsilon} \dot{\epsilon} \dot{\epsilon} \dot{\epsilon} \dot{\epsilon} \dot{\epsilon} \dot{\epsilon} $	Tertiary Access Payment

<sup>1, 1</sup>ηΑζορό, ης έπτι αρίλο, Υζτηλό, αξη εφοζα Δερεχτορό, όζ εξεάι φτόελορό, η Ατίλι εχέπλι Ερπαίλι εεχορό, ίπλο, αρίλο, ατείλο, ίδι ατεί 1ηκο εφαίατλο, ήκη τος ης Βραάτι.

# هِجُهُ دَرَجُهُ عَبْضُ دَفِوْهِ مِنْ سَدِهِ هِيهِ دُبُهُمُ وَهُرَعُهُ وَمُحَمِّهُ وَمُحَمِّهُ

 $\dot{\psi}$ Αος  $\dot{\chi}$ έρ ψεσιμος τι πει με αξιμίας εχέσιας τος σαρίς τι εξικές ση συσόσις εξαέν ζος συς Εροσίες.

»ερώ βορίζει 14ΑΔοο, ἀξι βελέι ει εφέστηση εξατικό του πέι Αίλα εχέρα ερτάλα. Ἰόι ει χεπ ΧΔ Δερίσου Βρασέι εχζτάι ος πτυράι.

έωδο, δ΄Σ΄ συμδο, φερικό, δι μεί διυδι εχταδι ερτανδι τως δεί εμείι εδιυδι εχταδι 4Δ Ερευτορό.. 1. τι, πομέμες Εραδίι, τέτι έμες φεέμδο, έδ Ερευτορό, οι απόδι εφερικό, δι διυδι εχταδι 1. Ερτανδί.

بْسمه، مُعيبهه، عُدبهه، حمِد زَهذِه حمِد مُحَدِّم دِيدَتُمْ يَكْمِسم.

چځ د کوټه د د کښته د کښته	كهور دهودكته
$\frac{1}{2}$ ωλό, $\frac{1}{2}$ Α΄ φενιλό, $\frac{1}{2}$ Α΄ Α	Family Tax Benefit
ξωλό, μέν φέσταο, στ πέι αξιχά έλέρανι τό πουχή το σαμή τ	Family Tax Benefit and
مِي ميه فَكَمَ دِنْمَدِي كَهِ دِهِ وَمِعْتَدَ.	Child Support
1, τΑό, $1$ ε τε τοῦς ε Child Support ο Θοαθίς πετες τοῦς είε τε αχυνέτας εατελίς εξετες τές τες τοῦς εραμάς το αχυνέτας εατελίς τοῦς το αχυνέτας εατελίς το αχυνέτας το αχυνέτας το αναθάς εξαέν ζος τος Θοαθίς.	
$\frac{1}{2}$ ωλό, $\frac{1}{2}$ Ε΄ φεραμλό, $\frac{1}{2}$ Ε΄ Αξιάλι ε $\frac{1}{2}$ Ε΄ Ε΄ Ε΄ Αξιάλι $\frac{1}{2}$ Ε΄ Αξιάλι Ε΄ Ε΄ Αξιάλι Ε΄ Ε΄ Αξιάλι Ε΄ Ε΄ Ε΄ Αξιάλι Ε΄ Ε΄ Ε΄ Αξιάλι Ε΄ Ε΄ Ε΄ Αξιάλι Ε΄ Ε΄ Ε΄ Ε΄ Αξιάλι Ε΄ Ε΄ Ε΄ Ε΄ Ε΄ Αξιάλι Ε΄	Child Care Subsidy
$\frac{1}{4}$ ωδό, $\frac{1}{4}$ Α΄ φεραμό, $\frac{1}{4}$ Α΄ Α	Parental Leave Pay
$\frac{1}{2}$ φωό, $\frac{1}{2}$ φεριμό, $\frac{1}{2}$ ως Αϊνώς εχέρως εφτάνως $\frac{1}{2}$ φωώς εχειχω $\frac{1}{2}$ εραφές.	Dad and Partner Pay

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$\frac{1}{2}$ $1$	Tertiary Access Payments
$α_{2}$ , $α_{5}$ ,	Assistance for Isolated Children Scheme

# ٢٠ ك٢ ١٣٥٠ فوكود جد بد عككم دهيبهم دكينهم دومعجبهم

 $\frac{1}{2}$  کے حمف فولموڈ کھ ہو فکک دوموقت دھتے ہے دھتے کے دوموقت دوموقت کے AAT کے میں AAT کے دوموقت کے AAT کے میں AAT کے میں AAT کے دوموقت کے دوموقت کے دوموقت کے دوموقت کے کہ کہ کے دوموقت کے دومو

AAT 1, Αξο 2 το Ατιάς εκτιάς εχτυάς. χ τος είδς τζος χ τος χ τος χ τος εκτυάς εκτιάς εκτιάς εκτιάς εκτιάς εκτιάς εκτιάς. ΑΑΤς χ τος χ τος εκτιάς εκτιάς.

 $\mathfrak{L}$ , φεραί λου,  $\mathfrak{L}$  ΑΑΑ,  $\mathfrak{L}$  αμλου,  $\mathfrak{L}$  Εναμένος είνες εκτικός ε

جُكْمَة مُومَة سَدِّة هَنْـهُمْ وَكِبُعَهُمْ وَحَبِعُمْ وَسَدِّهُ هَحْدَةُوهُمْ دِتْكُوهُمْ يْ . فوهقته ذُهبَة عُرِه فودكتِه دِجِهُمُمْ عَنْهُ:

- Assistance for Isolated Children
  - .Rural ex-gratia payment •

## ابخر كفووجة قا AAT

 $\dot{t}$ ΑΑδο,  $\dot{Z}$ Ε΄ Φεσιλό,  $\dot{Z}$ Ο σκατί ε 1Ε πτό 2Ε΄ σκα σκατά εθραθές εκταλί εκταλί εκταλί.  $\dot{t}$ ΑΑδο,  $\dot{\sigma}$ Ζ΄ Θενλό, Φεσιλό,  $\dot{\sigma}$ Ε΄ ΑΤΑ τον  $\dot{Z}$ Ε΄ Εκταλί εκταλί εκταλί εκταλί  $\dot{z}$ Ε΄ ΑΤΑ τον  $\dot{Z}$ Ε΄ Εκταλί  $\dot{z}$ Ε΄ Απός  $\dot{z}$ Ε΄  $\dot{z}$ Ε΄ Εκταλί  $\dot{z}$ 

28, των τος Ατιάς εχτυάς 44 εφαστις ε Paid Parental Leave Scheme το 26, το 26 εκανίς ε 26 εκανίς εκτυάς εχτυάς εκτυάς εκτυάς.

#### جَدِجِب كَفِدِهِ مِن AAT جَدِدِب

Δφερική ότι πέι ατιπάς εχέμαλς ε ΑΑΤ κα κα μερικότιο επίστη. Δερική ακτολο, Δερικήτησω.

 $\frac{1}{4}$ ,  $\frac{1}{4}$ , Αδο, φολοςς  $\frac{1}{4}$ Ε ΑΣΑς εχέμας φεκιάς εχέμας εχέμας

### حەدب ئىل خىدقىد؟

قد جدحقد خمهدد دومهقید، خکمه هود جد جمهد درون هد شدهد د AAT.

نْسنَى كِنْ مَنْهَ اَمْيَدْهَ كُوجُهُ, حَجْهِدُقِنْ دَفِدْهُكُمْ قَنْ سَدِّنْ هُنْكُمْ دِكِبْقَكُمْ وَ AAT. يُك AAT كِنْ مُعَيِّمْ بْعَجْمْ كُوجُهُ, جَهِدُقِيْنَ لِيْ اللَّهُ مِنْهُمَا اللَّهِ عَلَيْهِ عَلَيْهِ عَلَيْهُ عَلَيْهُمْ عَنْ سَدِّنْ هُنْهُمْ عَنْ ا

نى ﮬﺘﯩﻜﻪﻧ ﺩﯦﺨﺘﻪﮔﻪﻧ ﺩﺩښﻪﺟﻪﺭ ﻟﺠﺘﺮ AAT كـ ﻣﻜﻪ ﺧﺒﯩﮭﺘﺘﻜﻪﻧ ﻧﺴﻨﻰ ﻟﯩﻨ ﮔﯩﺨﺘﯩﻤ ভﺘﻪﺟﻪﺭ ﺩﻗﺪﯨﻠﻤﻪﺭ ﻟﻤﻪﺭ ﺧﺘﯘﻟﻚ.

# حفوب كيدكن الخل محمد

#### وبخرجه فتويبها

<u>ἰ</u>ωδος δομλος εβέτιμος φιρότορος διοδιί ελίορος με λλαμος πέι Αδιάς ελέπας έρτανας εκε Εραθίς.

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نيربه مَكِنَكُمْ وَجَدُكُمْ مِكْفِنَتِهُ مِثَا مِعٍ:

- ejaustralia.org.au ـ Economic Justice Australia مُحَوَّدُ وِ
  - nationallegalaid.org National Legal Aid عُمفٌا ج

#### مككتر جسوكقن

 $\frac{1}{2}$   $\frac{1$ 

 $\ddot{\alpha}$ ىپىمە، كىلىدىمە، سوڭقى تىكىنى دۇەدىت دە Compensation Application. يى كىن ئىيىمە، كەتىلىمە، كىلىدىمە، كىلىدى

دَسُمتِهِ , كَتُمَافُرُ servicesaustralia.gov.au/ss509 عَنْ فِيكِمَةٍ دِ servicesaustralia.gov.au/ss509

#### قل محمد کنوها حمد زود

- خسفتو، کثمفن servicesaustralia.gov.au/reviewsandappeals في مُحمِدَوهُم حمِد وَمَدِد حَيْثَمْ لِبِهِمِ عَنْهُ
- Centrelink ἐκκὸς αιτίτις τορο κομος και Εξέρος και τος καιτίς και τος καιτίς και τος καιτίς και τος καιτίς κ
- - هدفعه، حبد فيهجوه،

φειφέλι: φωτέτιξι φω αξβό, ετύλοςό, Δαετίξι ε 'ει' φω οΔώς ερολί το ιδοαλέδιι είν τωμάς εώς αμτάτας. Σάς ωτάτι το δερίς εκός αξορίς εωνάτως επέλι επάτως επέλι εξω το δερίς επέλι εωνάτως επέλι επάτως (αράτως) το επέλι επέλι επέλι επάτως επάτως επέλι επέλι επέλι επάτως επέλι επ

#### هدوجنا

ιπή επτητώς εξή Εξαλή τζο έπου Διοτή σοεδιολή επό Ετικλή οβόική τοα Ερέδιή οπόκλή. απαιδιολορός του επαλαός Εραθίη θα θέακή θα Ερέδιή ολέελη έπει κότική τοα Ερόδλοϊός επότη.

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# What are your options if you do not agree with a decision?

If you do not understand or agree with a decision we have made, you can ask for an explanation or apply for a formal review.

## **Explanation of decision**

You can ask us to explain our decision. You may want to ask for an explanation if you do not understand a decision we have made.

You can do this at any time.

An experienced staff member will contact you to explain the decision and answer any questions you have. We might be able to sort out your concerns or change the decision without needing a formal review.

When you ask for an explanation, we aim to contact you within 14 days.

You do not have to pay for an explanation of a decision.

#### Formal review

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

You can apply for a formal review at any time. You do not have to ask for an explanation first.

When you apply for a formal review, our Authorised Review Officer will:

- aim to complete the formal review within 49 days
- look at the facts, the law, and the policy involved in the decision
- change the decision if it is wrong
- write to you to let you know the outcome of your formal review.

You do not have to pay for a formal review of a decision.

## How to ask for an explanation or formal review

You can ask for an explanation or apply for a formal review using any of the following options:

- · calling your regular Centrelink payment line
- calling us on 131 202 to speak with someone in your language
- visiting a service centre.

You can also fill in the *Explanation or formal review of a decision* form and give us any supporting documents online, using either:

- your Centrelink online account through myGov
- the Express Plus Centrelink mobile app.

Go to **servicesaustralia.gov.au/ss351** to download the *Explanation or formal review of a decision* form

If you cannot give the documents to us online, you can post them to:

#### Centrelink Reply Paid 7800 Canberra BC ACT 2610

For decisions about Assistance for Isolated Children you need to fill in a different form. This is the ABSTUDY and Assistance for Isolated Children (AIC) Explanation or formal review of a decision form. You can return it to us using the details on the form.

Go to **servicesaustralia.gov.au/sy054** to access the *ABSTUDY* and *Assistance* for *Isolated Children* (AIC) Explanation or formal review of a decision form.

# If you disagree with a Centrelink debt

Generally, you can ask for an explanation or apply for a formal review of your debt at any time. Some debts have different time limits for you to apply for a formal review. You can read more about time limits below.

Payment type	Formal review time limits
Assistance for Isolated Children	You must apply for a formal review within 3 months from the date we made our decision.
Tertiary Access Payment	You must apply for a formal review within 13 weeks from when we tell you about the decision.

If you have a debt, you can ask us to pause your repayments until your explanation or formal review is complete. You can do this when you talk to us about a decision.

# Time limits when applying for a formal review

You should apply for a formal review within 13 weeks from the date we tell you about the decision.

Some payments have different time limits for you to apply for a formal review. This applies to both claim and entitlement decisions.

You can still apply for a formal review after your payment review time limit. However, if the decision is changed, you may only get your payment from the date you apply for the formal review.

You can read more about time limits below.

Payment type	Formal review time limits
Family Tax Benefit	You should apply for a formal review within 52 weeks from the date we tell you about the decision.
Family Tax Benefit and Child Support	You should apply for a formal review within 52 weeks from the date we tell you about the decision.
	If you are also a Child Support customer and the decision affects your child support assessment, you should apply for a formal review within 28 days from the date we tell you about the decision.
Child Care Subsidy	You should apply for a formal review within 13 weeks from the date we tell you about the decision.
Parental Leave Pay	You should apply for a formal review within 28 days from the day we make the decision.
Dad and Partner Pay	You should apply for a formal review within 28 days from the day we make the decision.

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Tertiary Access Payments	You must apply for a formal review within 13 weeks from when we tell you about the decision.
Assistance for Isolated Children Scheme	You can apply for a formal review at any time.  If the decision is about the recovery of a debt, you must apply for a formal review within 3 months from the date we made the decision.

## If you disagree with a formal review outcome

If you disagree with a formal review outcome of a Centrelink decision, you can ask the Administrative Appeals Tribunal (AAT) to review it. The AAT is an independent tribunal.

The AAT has 2 review levels. This means if you disagree with the AAT's first review, you can apply for a second review.

If you are applying to the AAT, you can ask us to pause your debt repayments until the AAT's first review is complete.

There may be a different review and appeal process if the decision relates to the following payments:

- Assistance for Isolated Children
- Rural ex-gratia payment.

## When to apply to the AAT

You should apply within 13 weeks from the date of our formal review decision. You can still apply for an AAT review after 13 weeks. However, if the AAT changes the decision, you may only get your payment from the date you applied for the review.

If you want a review of a Paid Parental Leave Scheme decision, you should apply within 28 days of our formal review decision.

# How to apply to the AAT

To apply for an AAT review of a decision, go to aat.gov.au and follow their instructions.

After you submit an application, we will send the AAT a statement. It will contain the reasons for the decision and relevant agency documents. You will also get a copy of our statement and documents.

If you disagree with the AAT's first review, you may be able to apply for a second AAT review. You should make an application for a second AAT review within 28 days of receiving the first review decision.

#### What are the costs?

For some types of decisions, there may be an AAT application fee.

We cannot help you with the costs of applying for an AAT review. The AAT also cannot award you costs if you are successful.

If your review with the AAT is unsuccessful, we do not ask you to pay our costs.

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## What else you should know

#### Legal assistance

You can choose to have your own legal representative if you seek a formal review of a decision.

Free advice and assistance is available from:

- Economic Justice Australia website ejaustralia.org.au
- National Legal Aid website nationallegalaid.org

### Compensation claims

In some cases you may be able to claim compensation if you think we have made a mistake that has caused you a financial loss or other harm.

You should explore all of your review options before you claim compensation. We may not compensate you if other options can resolve the issue.

You can claim compensation by completing the *Compensation Application* form. If you cannot print it, you can ask staff at your local service centre to print the form. You can also call us on your regular Centrelink payment line or **131 202** and we can send it to you. When calling your payment line, let us know if you need an interpreter, and we will arrange one for free.

Go to servicesaustralia.gov.au/ss509 to download the Compensation Application form.

#### For more information

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

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