



# Australian Pension News

Issue 49

## Contacting Centrelink using your online account

myGov is a simple and secure way to access Australian Government services, such as Centrelink, online and in one place. You can manage most of your Centrelink information online saving you time and you may not have to call us.

To access Centrelink using myGov you will need to create a myGov account. Once you have created your myGov account you can link Centrelink to it. You generally need to verify your identity using documents such as an Australian passport. If you do not have the required documents, you can call us (see page 4) and we will help you.

You can use myGov to view and update your details, receive letters electronically and send us documents securely. Once you have created your myGov account you can download the myGov app.

The app makes it simple to sign in to your account to view and manage your Inbox messages and access your linked services.

For more information about myGov, go to [servicesaustralia.gov.au/mygov](https://servicesaustralia.gov.au/mygov)

## Are your contact details up to date?

It is important you keep your contact details up to date with us as there may be times we need to contact you about your Centrelink payment. You can update your details using your Centrelink online account through myGov, or you can call us. You can find the numbers on page 4.

For more information, go to [servicesaustralia.gov.au/phone-us](https://servicesaustralia.gov.au/phone-us)

## Australia now has 32 Social Security Agreements

On 1 February 2024, a new Social Security Agreement between Australia and Serbia commenced.

The agreement generally allows a person living in Serbia to submit a claim for an Australian Age Pension. It also allows periods of residence in Australia and periods of social security coverage in Serbia to be added together, if needed, to meet any minimum requirements for payment.

For more information, go to [servicesaustralia.gov.au/international-social-security-agreements](https://servicesaustralia.gov.au/international-social-security-agreements)

## Foreign currency cheques

From 19 December 2024, Services Australia will no longer accept Centrelink debt repayments made by foreign currency cheques or money orders. If you need to repay a Centrelink debt you will now need to use a different repayment method, outlined in your debt letter.

There are no changes to how your Centrelink payment is paid to you.

## Proof of Life Certificates

If you are older than 80 and live outside Australia, you may need to complete a Proof of Life Certificate to continue getting your Australian payment.

In February 2024 the list of people authorised to sign a Proof of Life form was updated to include:

- a local municipality official
- an employee of the local pension authority.

## Information about your payments

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

4-weekly pension payment calendar – October 2024 to December 2025			
Date we'll issue your payment	Direct deposit customers should get payment by	Cheque customers should get payment by	Payment covers the period
17 October 2024	23 October 2024	6 November 2024	19 September to 16 October 2024
14 November 2024	20 November 2024	4 December 2024	17 October to 13 November 2024
12 December 2024	18 December 2024	1 January 2025*	14 November to 11 December 2024
9 January 2025	15 January 2025	29 January 2025	12 December 2024 to 8 January 2025
6 February 2025	12 February 2025	26 February 2025	9 January to 5 February 2025
6 March 2025	12 March 2025	26 March 2025	6 February to 5 March 2025
3 April 2025	9 April 2025	23 April 2025	6 March to 2 April 2025
1 May 2025	7 May 2025	21 May 2025	3 April to 30 April 2025
29 May 2025	4 June 2025	18 June 2025	01 May to 28 May 2025
26 June 2025	2 July 2025	16 July 2025	29 May to 25 June 2025
24 July 2025	30 July 2025	13 August 2025	26 June to 23 July 2025
21 August 2025	27 August 2025	10 September 2025	24 July to 20 August 2025
18 September 2025	24 September 2025	8 October 2025	21 August to 17 September 2025
16 October 2025	22 October 2025	5 November 2025	18 September to 15 October 2025
13 November 2025	19 November 2025	3 December 2025	16 October to 12 November 2025
11 December 2025	17 December 2025	31 December 2025	13 November to 10 December 2025

\* 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. A public holiday in your country may delay you getting your payment. If your payment has not 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	25 December 2024
Boxing Day public holiday	26 December 2024
Public Service holiday	27 December 2024
New Year's Day public holiday	1 January 2025
Australia Day public holiday	27 January 2025
Good Friday public holiday	18 April 2025
Easter Monday public holiday	21 April 2025
ANZAC Day public holiday	25 April 2025

## 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 2024 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 <sup>1, 2, 3, 4</sup>	Per year	Per year	Per year	Per year each
Maximum basic rate	A\$27,224.60	A\$41,043.60	A\$20,521.80	A\$27,224.60
Basic Pension Supplement	A\$751.40	A\$1,237.60	A\$618.80	A\$751.40
<b>Total</b>	<b>A\$27,976.00</b>	<b>A\$42,281.20</b>	<b>A\$21,140.60</b>	<b>A\$27,976.00</b>
Allowable Income <sup>5, 6</sup>	Per year	Combined	Combined	Combined
Full pension	up to A\$5,512.00	up to A\$9,672.00	up to A\$9,672.00	up to A\$9,672.00
Part pension	Less than A\$61,464.00	Less than A\$94,234.40	Less than A\$94,234.40	Less than A\$121,576.00
Allowable Assets <sup>7</sup>	Single	Combined	Combined	Combined
Full pension – Homeowner	A\$314,000	A\$470,000	A\$470,000	A\$470,000
Full pension – Non-homeowner	A\$566,000	A\$722,000	A\$722,000	A\$722,000
Part pension – Homeowner	Less than A\$672,750	Less than A\$1,012,500	Less than A\$1,012,500	Less than A\$1,187,500
Part pension – Non-homeowner	Less than A\$924,750	Less than A\$1,264,500	Less than A\$1,264,500	Less than A\$1,439,500
Deeming rates and thresholds	Single	Combined	Combined	Combined
Threshold	A\$62,600	A\$103,800	A\$103,800	A\$103,800
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 if you are permanently blind.
2. Some customers may get a reduced rate of pension based on how long they were an Australian resident.
3. Some customers may get a transitional rate of pension based on the pre 20 September 2009 income test rules. For these customers, we compare the transitional rate to the current rate. If the current rate is the same or higher we will pay you the current rate instead. You cannot go back to the transitional rate once you get the current rate of pension.
4. Customers may get a higher rate of Disability Support Pension if they are under the age of 21 and have no dependent children. For more information, go to [servicessaustralia.gov.au/dsp](https://servicessaustralia.gov.au/dsp)
5. Income under A\$212 per fortnight for singles and A\$372 per fortnight for couples combined, will not affect the rate of pension. This is called the income free area. For each dollar above the income free area, we reduce rates by A\$0.50c for singles and A\$0.25c each for couples. The income free area applies after any Work Bonus amounts. For more information, go to [servicessaustralia.gov.au/income](https://servicessaustralia.gov.au/income)
6. The Work Bonus helps eligible customers earn more income from working without reducing their pension. For more information, go to [servicessaustralia.gov.au/work-bonus](https://servicessaustralia.gov.au/work-bonus). Work Bonus does not apply to the transitional rate of pension.
7. Customers can have assets up to a certain amount without affecting their pension. This is called the asset free area. There are different asset free areas which apply depending on customers' relationship status and their homeownership status. See our website for a full list of the asset free areas. For every A\$1,000 of additional assets above the asset free area, we reduce rates by A\$3 per fortnight for singles and A\$1.50 per fortnight each for couples. We do not include certain assets in the assets test. For more information, go to [servicessaustralia.gov.au/assets](https://servicessaustralia.gov.au/assets)

## 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](https://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](https://servicesaustralia.gov.au)** and search for **payment rates outside Australia**. 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, go to **[servicesaustralia.gov.au/customer/publications/int001](https://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](https://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.

This service may not be available from all locations within your country.



If this service is not available, or you're in a country that's not in the list, 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.

Dial the number shown without any international or country codes before it.

Austria	<b>0800 295 165</b>
Canada	<b>1888 2557 493</b>
China (North)*	<b>10 800 6100 427</b>
China (South)*	<b>10 800 2611 309</b>
Denmark	<b>8088 3556</b>
Germany	<b>0800 180 2482</b>
Greece	<b>0080 0611 26209</b>
India	<b>000 800 61 01098</b>
Indonesia	<b>001 803 61 035</b>
Ireland	<b>1800 200 333</b>
Italy	<b>800 781 977</b>
Korea Republic	<b>003 081 32326</b>
Netherlands	<b>0800 0224 364</b>
New Zealand	<b>0800 441 248</b>
Philippines	<b>1800 1611 0046</b>
Poland	<b>00 800 6111 220</b>
Portugal	<b>800 861 122</b>
Singapore	<b>800 6167 015</b>
Spain	<b>900 951 547</b>
Thailand	<b>001 800 611 4136</b>
Turkey	<b>00 800 6190 5703</b>
United Arab Emirates	<b>800 061 04319</b>
United Kingdom	<b>0800 169 5865</b>
USA	<b>1866 3433 086</b>

\* 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.