Centrepay Customer Deduction guide

About using Centrepay

Centrepay is free for Centrelink customers. Once you’ve set up a Centrepay deduction, we take money from your Centrelink payment before you get it. We send the money on your behalf to the business you want to pay.

Using Centrepay is voluntary and your choice, so you must make sure it is working for you.

Approved Centrepay businesses can’t charge you a fee to use Centrepay.

## Managing your own Centrepay deductions

You’re responsible for managing your Centrepay deductions.

You should regularly check to make sure you’re paying the right amount. You can request a Deduction Statement to see how much you’ve paid and which businesses you’ve paid using Centrepay.

You can access Deduction Statements and choose when to start, change or cancel your deductions. You can do this by:

* signing in to your Centrelink account through myGov
* using the Express Plus Centrelink App
* calling us on your regular payment line
* visiting a service centre.

### If your contact details change

Remember to tell Centrepay approved businesses within 2 weeks if your contact details change. This will help a business return any credit back to you.

## Approved Centrepay businesses can set up or change your deductions

You can ask a Centrepay business to set up or increase your deduction for you. You will need to give them your consent before they can do this. They may at any time:

* reduce, cancel or suspend your deduction if your account has credit, or you’ve ceased using their service
* refund your Centrepay deduction amounts, if you have a credit.

You can give your consent by filling out a Centrepay Deduction Authority form (SA501). You can get a copy from us by going to servicesaustralia.gov.au and searching for ‘Centrepay Deduction Authority form (SA501)’.

You can also get a copy of the form, from the business.

You can’t ask an approved Centrepay business to fill-in the form for you. If you need help filling in your form, go to www.ndh.org.au and search for ‘[find a financial counsellor’](https://ndh.org.au/financial-counselling/find-a-financial-counsellor/?hilite=find+financial+counsellor).

You can also contact us on [your regular payment line](https://www.servicesaustralia.gov.au/phone-us?context=64107) to arrange a deduction.

### Centrepay for court fines or infringements

You may be entitled to other ways to finalise a court fine or infringement. Ask the court or business about your alternative options.

## Alternative ways to pay for goods and services

Before you set up a deduction with a Centrepay approved business, the business must first advise you all the other options for how to pay, such as with a bank card or through BPAY.

## Centrepay complaints and feedback

If you have a complaint or feedback about Centrepay, you can:

* go to servicesaustralia.gov.au and search for ‘[Centrepay feedback and complaints](https://www.servicesaustralia.gov.au/centrepay-complaints-and-feedback?context=22366)’
* call our Feedback and Complaints line on 1800 132 468
* call us on your regular payment line
* visit one of our service centres

For other help you can also contact either:

* The National debt line at www.ndh.org.au and search for ‘[find a financial counsellor’](https://ndh.org.au/financial-counselling/find-a-financial-counsellor/?hilite=find+financial+counsellor)
* The Attorney General at www.ag.gov.au and search for ‘[legal aid services](https://www.ag.gov.au/legal-system/legal-assistance-services)’.

Making a complaint will not affect your ability to use Centrepay.

## If you are experiencing financial hardship

We have tips and information to help you manage your money at different times of your life.

You can find information at:

* servicesaustralia.gov.au and searching for ‘[manage your money](https://www.servicesaustralia.gov.au/manage-your-money?context=60271)’
* moneysmart.gov.au and search for ‘[financial hardship](https://moneysmart.gov.au/managing-debt/financial-hardship)'

## More information about Centrepay

You can get more information about Centrepay by:

* going to servicesaustralia.gov.au/centrepay
* calling us on [your regular payment line](https://www.servicesaustralia.gov.au/phone-us?context=64107)
* visiting a [Service Centre](https://www.servicesaustralia.gov.au/find-us?context=64107).