



Centrepay is changing: Loans and insurance

We're improving Centrepay from 3 November 2025. Read this information if you're using Centrepay to make payments for loans and insurance.

What's changing

You or the business will need to add a target amount for Loans you pay for with Centrepay, including:

- community group loan repayments
- no interest loans, or no interest loan repayments
- general community housing loans, or loan repayments for housing
- indigenous community housing loans, or loan repayments for housing.

Indigenous community housing loans will move into the general community housing loans service reason. You don't need to do anything as this will happen automatically.

What you need to know

Centrepay deductions are the payments you make to a business using Centrepay.

Mandatory conditions are the new rules for your deductions. This includes target amounts and end dates.

You or the business will need to add a target amount to any existing deductions for loans by 4 May 2026.

All new deductions set up from 3 November 2025 also need to have a target amount.

What is a target amount?

A target amount is the maximum amount you will pay to a business through your Centrepay deduction.

For example, if you set a target amount of \$300 for a deduction of \$100 per fortnight, when you have paid the \$300, or 3 payments, your deductions will stop.

When setting a target amount you should think about how much money you want to pay the business.

What you need to do

Be prepared for the changes.

You can check what deductions you have in place to make sure a target amount has been added by 4 May 2026.

If a target amount has not been added, you can add this yourself or talk to the business to ask them to add one.

You can check and update your Centrepay deductions by either:

- signing into **my.gov.au**, selecting your Centrelink online account, then searching 'Manage deductions'
- using the myGov app and selecting **Menu, Deductions**, then **View/Add/Change Deductions**
- using the Express Plus Centrelink mobile app and selecting **More, Deductions**, then **Centrepay Deductions**. Make sure you have the latest version installed.

You can also contact us on your regular payment line or visit us in person at a service centre.

For more information about Centrepay

You can:



Go to **servicesaustralia.gov.au/centrepay**



Call us on your regular payment line.



Visit a service centre.

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'
- call our Feedback and Complaints line on **1800 132 468**
- call us on your regular payment line
- visit one of our service centres.

If you are experiencing financial hardship

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

You can go to:

- **servicesaustralia.gov.au/manageyourmoney**
- **moneysmart.gov.au** and search for 'financial hardship'.

For other help, you can also contact:

- The National debt line at **1800 007 007**, Monday to Friday, 9:30 am to 4:30 pm. You will be transferred to a free service in your state, or go to **ndh.org.au** and search for 'find a financial counsellor'
- Mob Strong Debt Helpline at **1800 808 488**, Monday to Friday, 9:30 am to 4:30 pm. This is a free financial counselling and legal advice service for Aboriginal and Torres Strait Islander peoples from anywhere in Australia. For more information, go to **mobstrong.org.au**
- The Attorney General at **ag.gov.au** and search for 'legal assistance services'.