# Services Australia

# Australian Pension News

**Issue 50**

## Protecting against scams

Scammers may try to contact you by phone, email, text message or on social media. They often pretend to be from trusted sources like myGov and Services Australia.

When we call you, it will show as a private phone number. We will ask for details such as your name, date of birth, address, and verbal password, if you have one. We will check your record to confirm it is really you.

If you get a phone call with a caller ID saying it is myGov, Services Australia or Medicare, Centrelink or Child Support, it is a scam.

When scammers call you, they might:

* ask for your myGov sign in details, including your myGov password, PIN, or your sign in secret questions and answers
* play a pre-recorded voice message that asks you to press a number to speak to our staff
* call from a visible phone number and ask you to pay for our help, payments or services
* demand you pay us money straight away
* threaten you with fines, arrest warrants or jail.
* We will always send you a letter if there are changes to your payment or concession card.

For more information about scams, go to [**servicesaustralia.gov.au/scams**](http://servicesaustralia.gov.au/scams)

## Have someone act for you as a Centrelink nominee

Whether you need a little help or a lot, you can ask someone you trust to act for you as a Centrelink nominee.

Don’t leave it too late. Choosing a nominee now means you get to decide who acts for you as well as the type of arrangement and level of access they have. There are different arrangements available to suit your needs.

A Centrelink nominee can help with:

* Communication – a nominee can talk to Centrelink for you, so you don’t have to do it all by yourself.
* Paperwork – they can help you to fill out forms correctly and respond to letters you get from Centrelink.
* Keeping your details up to date – they can tell Centrelink about changes on your behalf.
* Managing payments – a payment nominee can receive and use your Centrelink payments on your behalf in line with your wishes.

Having a Centrelink nominee can make it easier to get the help you need.

To choose a nominee, you may need to complete a form. The form is available in 8 languages.

For more information, go to[**servicesaustralia.gov.au/nominee**](http://servicesaustralia.gov.au/nominee)

## Information about your payments

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

### 4-weekly pension payment calendar – October 2025 to December 2026

| **Date we’ll issue your payment** | **Direct deposit customers should get payment by**  | **Cheque customers should get payment by** | **Payment covers the period** |
| --- | --- | --- | --- |
| 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 |
| 8 January 2026 | 14 January 2026  | 28 January 2026\* | 11 December 2025 to 7 January 2026 |
| 5 February 2026 | 11 February 2026 | 25 February 2026 | 8 January 2026 to 4 February 2026 |
| 5 March 2026 | 11 March 2026 | 25 March 2026 | 5 February 2026 to 4 March 2026 |
| 31 March 2026\*\* | 8 April 2026 | 20 April 2026  | 5 March 2026 to 1 April 2026 |
| 30 April 2026  | 6 May 2026 | 20 May 2026 | 2 April 2026 to 29 April 2026  |
| 28 May 2026 | 3 June 2026 | 17 June 2026  | 30 April 2026 to 27 May 2026 |
| 25 June 2026 | 1 July 2026 | 15 July 2026 | 28 May 2026 to 24 June 2026 |
| 23 July 2026 | 29 July 2026 | 12 August 2026 | 25 June 2026 to 22 July 2026 |
| 20 August 2026 | 26 August 2026 | 9 September 2026 | 23 July 2026 to 19 August 2026  |
| 17 September 2026 | 23 September 2026 | 7 October 2026 | 20 August 2026 to 16 September 2026 |
| 15 October 2026 | 21 October 2026 | 4 November 2026 | 17 September 2026 to 14 October 2026 |
| 12 November 2026 | 18 November 2026 | 2 December 2026 | 15 October 2026 to 11 November 2026 |
| 10 December 2026  | 16 December 2026 | 30 December 2026 | 12 November 2026 to 9 December 2026 |

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

\*\* Payment brought forward due to Easter holidays.

## 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 it is issued. **A public holiday in your country may delay you getting your payment**. If your payment has not arrived within 10 days of us issuing it, check with your local bank before contacting us.

## International Services closure dates

International Services will be closed on:

|  |  |
| --- | --- |
| Christmas Day public holiday  | 25 December 2025  |
| Boxing Day public holiday  | 26 December 2025 |
| Public Service holiday | 29 December 2025 |
| New Year’s Day public holiday | 1 January 2026 |
| Australia Day public holiday  | 26 January 2026 |
| Good Friday public holiday  | 3 April 2026 |
| Easter Monday public holiday | 6 April 2026 |

## 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 2025 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, 4** | **Per year** | **Per year** | **Per year** | **Per year each** |
| Maximum basic rate | A$28,072.20 | A$42,322.80 | A$21,161.40 | A$28,072.20 |
| Basic Pension Supplement | A$767.00 | A$1,263.60 | A$631.80 | A$767.00 |
| Total | **A$28,839.20** | **A$43,586.40** | **A$21,793.20** | **A$28,839.20** |
| **Allowable Income 5,6** | **Per year** | **Combined** | **Combined** | **Combined** |
| Full pension | up to A$5,668.00 | up to A$9,880.00 | up to A$9,880.00 | up to A$9,880.00 |
| Part pension | Less than A$63,346.40 | Less than A$97,052.80 | Less than A$97,052.80 | Less than A$125,236.80  |
| **Allowable Assets 7** | **Single** | **Combined** | **Combined** | **Combined** |
| Full pension — Homeowner | A$321,500 | A$481,500 | A$481,500 | A$481,500 |
| Full pension — Non-homeowner | A$579,500 | A$739,500 | A$739,500 | A$739,500 |
| Part pension — Homeowner | Less than A$691,250 | Less than A$1,040,500 | Less than A$1,040,500 | Less than A$1,221,00 |
| Part pension — Non-homeowner | Less than A$949,250 | Less than A$1,298,500 | Less than A$1,298,500 | Less than A$1,479,000 |
| **Deeming rates and thresholds** | **Single** | **Combined** | **Combined** | **Combined** |
| Threshold | A$64,200 | A$106,200 | A$106,200  | A$106,200 |
| Rate below threshold | 0.75% | 0.75% | 0.75% | 0.75% |
| Rate above threshold | 2.75%  | 2.75% | 2.75% | 2.75% |

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 [**servicesaustralia.gov.au/dsp**](http://servicesaustralia.gov.au/dsp)
5. Income under A$218 per fortnight for singles and A$380 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 [**servicesaustralia.gov.au/income**](http://servicesaustralia.gov.au/income)
6. The Work Bonus helps eligible customers earn more income from working without reducing their pension. For more information, go to [**servicesaustralia.gov.au/work-bonus**](http://servicesaustralia.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 [**servicesaustralia.gov.au/assets**](http://servicesaustralia.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**](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 ‘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**](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.
* You can use the numbers opposite to contact us for free from your country. This free call service may not be available from all locations in your country and may not be free if you are calling from a mobile phone.
* 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 2 6124 8813**, or write to us at:

**Services Australia
Centrelink 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 **0800 295 165**

Canada **1888 2557 493**

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

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

Denmark **8088 3556**

Germany **0800 180 2482**

Greece **0080 0611 26209**

India **000 800 61 01098**

Indonesia **001 803 61 035**

Ireland **1800 200 333**

Italy **800 781 977**

Korea Republic **003 081 32326**

Netherlands **0800 0224 364**

New Zealand **0800 441 248**

Philippines **1800 1611 0046**

Poland **00 800 6111 220**

Portugal  **800 861 122**

Singapore  **800 6167 015**

Spain  **900 951 547**

\* 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).

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