

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 servicessaustralia.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 servicessaustralia.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	Date direct deposit should get made by	Date cheque should arrive by	Period the payment covers
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 servicessaustralia.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 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. 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

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

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 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

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 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).