

Australian Pension News

Issue 51

Changes to Australian pension payments made outside Australia

International banks are introducing additional payment verification requirements.

These changes affect how we pay your Australian pension to a bank outside of Australia. We need to provide banks with more information before they can accept your payment, including:

- your home address as recorded by the bank (not a Post Office box)
- proof of your identity
- additional bank account details.

You do not need to do anything unless we contact you.

If we need more information, we will contact you and tell you what you need to provide.

If you have a payment nominee, we will contact them if we need more information.

Your payment may be delayed if:

- we do not have the information your bank needs
- your bank is changing their systems to meet the new requirements
- your bank has rejected your payment.

You may also notice a change to how your payment appears on your bank statement.

This newsletter is available online



This newsletter is also available on our website, go to servicesaustralia.gov.au/customer/publications/int001

Keep your contact details up to date with both us and your bank.

It is important the bank account information we hold matches the details held by your bank. This helps reduce payment delays.

To update your bank account details with us, complete the *International bank account* form at servicesaustralia.gov.au/aus178 or call one of our international numbers.

For more information, go to servicesaustralia.gov.au/aus178

Pension Supplement has changed

From 20 September 2026, Pension Supplement changed for people who live or travel outside Australia.

If you travel outside Australia temporarily, you will keep the full Pension Supplement for up to 12 weeks. After 12 weeks, we will stop paying Pension Supplement.

If you leave Australia to live overseas, we will stop paying Pension Supplement as soon as you leave. If you were living overseas on 20 September 2026, your Pension Supplement has already stopped.

This change only affects Pension Supplement. If you are still eligible, you will continue to get your main payment.

For more information about travelling overseas with Pension Supplement, go to servicesaustralia.gov.au/pensionsupplementtravel

Information about your payments

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

4-weekly pension payment calendar – October 2026 to December 2027		
Date we'll issue your payment	Date direct deposit should get made by	Period the payment covers
15 October 2026	21 October 2026	17 September to 14 October 2026
12 November 2026	18 November 2026	15 October to 11 November 2026
10 December 2026	16 December 2026	12 November to 9 December 2026
7 January 2027	13 January 2027	10 December 2026 to 6 January 2027
4 February 2027	10 February 2027	7 January to 3 February 2027
4 March 2027	10 March 2027	4 February to 3 March 2027
1 April 2027	7 April 2027	4 March to 31 March 2027
29 April 2027	5 May 2027	1 April to 28 April 2027
27 May 2027	2 June 2027	29 April to 26 May 2027
24 June 2027	30 June 2027	27 May to 23 June 2027
22 July 2027	28 July 2027	24 June to 21 July 2027
19 August 2027	25 August 2027	22 July to 18 August 2027
16 September 2027	22 September 2027	19 August to 15 September 2027
14 October 2027	20 October 2027	16 September to 13 October 2027
11 November 2027	17 November 2027	14 October to 10 November 2027
9 December 2027	15 December 2027	11 November to 8 December 2027

Direct deposit payments

We pay pensions directly into bank accounts in most countries. We encourage this method of payment as it is safe, quick and reliable.

Payment by direct deposit will generally be available in your nominated bank account within 2 to 6 days after we send it. **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 the following Australian public holidays:	
Christmas Day public holiday	Friday, 25 December 2026
Boxing Day public holiday	Monday, 28 December 2026
Public Service holiday	Tuesday, 29 December 2026
New Year's Day public holiday	Friday, 1 January 2027
Australia Day public holiday	Tuesday, 26 January 2027
Good Friday public holiday	Friday, 26 March 2027
Easter Monday public holiday	Monday, 29 March 2027
ANZAC Day public holiday	Sunday, 25 April 2027

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 2026 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\$29,520.40	A\$44,506.80	A\$22,253.40	A\$29,520.40
Allowable Income ^{5, 6}	Single	Combined	Combined	Combined
Full pension	up to A\$5,876.00	up to A\$10,296.00	up to A\$10,296.00	up to A\$10,296.00
Part pension	Less than A\$64,916.80	Less than A\$99,309.60	Less than A\$99,309.60	Less than A\$128,377.60
Allowable Assets ⁷	Single	Combined	Combined	Combined
Full pension – Homeowner	A\$333,000	A\$499,000	A\$499,000	A\$499,000
Full pension – Non-homeowner	A\$600,000	A\$766,000	A\$766,000	A\$766,000
Part pension – Homeowner	Less than A\$711,500	Less than A\$1,070,000	Less than A\$1,070,000	Less than A\$1,256,000
Part pension – Non-homeowner	Less than A\$978,500	Less than A\$1,337,000	Less than A\$1,337,000	Less than A\$1,523,000
Deeming rates and thresholds	Single	Combined	Combined	Combined
Threshold	A\$66,800	A\$110,600	A\$110,600	A\$110,600
Rate below threshold	1.75%	1.75%	1.75%	1.75%
Rate above threshold	3.75%	3.75%	3.75%	3.75%

These rates apply to customers who are permanently outside Australia or absent from Australia for longer than 12 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
5. Income under A\$226 per fortnight for singles and A\$396 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
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. 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

International exchange rates online

We use your income and assets to work out the amount of payment you get. If you have assets or income from another country, we will work out their value in Australian dollars using exchange rates. We publish exchange rate information on our website.

To check exchange rates, go to servicessaustralia.gov.au/international

Keep up to date with pension payment rates and dates

For the latest information about pension rates and payment dates outside Australia, go to servicessaustralia.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 servicessaustralia.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



For information about your payment and other payments and services, go to servicessaustralia.gov.au



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** (calls to this number are not free).



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
Thailand	001 800 611 4136
Turkey	00 800 6190 5703
United Arab Emirates	800 061 04319
United Kingdom	0800 169 5865
USA	1866 3433 086

* 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.

[#] Free call number within the Philippines is only available from fixed lines via the PLDT network and from the mobile networks Sun Cellular and Smart Mobile.