



Australian Government
Department of Human Services

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Message from the Editor

Welcome to Issue 31 of *Australian Pension News*.

This issue of *Australian Pension News* is all about streamlining our existing services and offering new services to you.

Moving on from the creation of a new department, we are focussing on improving how we can assist you by simplifying how you do your business with us. We are pleased to inform you that on 1 July 2012 the new **humanservices.gov.au** website went live, offering a central place for you to find information on all of our payments and services.

Come and browse our new website and while you are there, have a look at our updated international social security agreement factsheets, available in a range of languages. Go to **humanservices.gov.au** and search for 'international social security agreements'.

In this issue of *Australian Pension News* we also bring you information about a new international social security agreement between Australia and Hungary, information about how your payments will be affected if you return and leave Australian again, and more ...

Alice Jones,
National Manager
Older Australians and
International Branch



Australian Pension News



Remember to include your Customer Reference Number

You can help us to process any requests that you send us, by making sure that you have included your Customer Reference Number (CRN) on each page of information you send us. It will also ensure that the information you provide us is stored correctly for future use.

If you send us a form, letter, email, or if you fax us information, have your CRN clearly marked on each page. This will help us process your query or application quickly.

Just write your CRN in black or dark blue pen at the top of each page. You can find your CRN on any letter sent to you from the Department of Human Services.

If you contact us by telephone, you will need to have your CRN ready to tell us. This will help us access any information that we may need to assist you with your request or query. You may request a receipt number as a record of your call. This receipt number will help us locate your call if you need to contact us again.

A new international social security agreement with Hungary

On 1 October 2012 the social security agreement between Australia and Hungary commenced.

If you have lived in Australia and Hungary, you may be able to receive an Australian Age Pension as well as one, or both of the following Hungarian pensions:

- Old Age Pension
- Survivors' Pension.

The agreement allows you to combine your periods of residence in Australia and creditable periods of social security insurance in Hungary, to help you qualify for benefits from both countries.

If you receive an Australian Age Pension you don't need to make a claim under this new agreement. However, if you might be entitled to receive a Hungarian pension, you are required under Australian law to lodge a claim for that payment.

You can get claim forms for both the Australian Age Pension and the Hungarian Old Age Pension from the Hungarian Pension Payment Directorate.

You can also get claim forms for the Australian Age Pension by calling International Services (contact details on page 4) or by visiting our website **humanservices.gov.au > Forms > International Claim Forms**.

For more information, you should:

- go to **humanservices.gov.au** and download the *Social Security Agreement between Australia and Hungary* factsheet, which is available in English and Hungarian, or
- call International Services on the phone numbers listed on page 4.



Are you planning on travelling outside Australia?

From 1 January 2013 new rules about receiving Australian Government payments while outside Australia, will take effect. These rules may affect you if you return to Australia and then leave again.

The maximum period that you will be able to receive most social security and family assistance benefits will reduce from 13 weeks to six weeks.

If you receive one of the following Australian payments, you may be able to keep receiving it indefinitely while outside Australia, but the amount that you receive may reduce after six weeks:

- Age Pension
- payments made under an international social security agreement, and
- Disability Support Pension, Wife Pension and Widow B Pension (under certain conditions).

The amount of Pension Supplement that you receive will reduce to the basic amount after six weeks or on your departure if you are leaving Australia permanently.

Your rate of payment may change again if you remain outside Australia for more than 26 weeks.

If you receive an Australian payment under an international social security agreement, you will continue to get your payment indefinitely while in the agreement country. However, if you leave the agreement country, your payment may stop after six weeks.

You may be able to continue receiving your payment after the six-week period:

- if you receive certain Australian payments and you are doing approved study overseas as part of a full-time Australian course, you can continue receiving payment for the duration of your study,
- if you receive Family Tax Benefit (Part A), you can continue receiving the base rate for up to three years, or
- if you are already outside Australia on 1 January 2013, you will not be affected by these new rules until you return.

For more information about these new rules go to humanservices.gov.au or call International Services (contact details on page 4).

News from Australia

Read on to find out some of the events and occurrences that have shaped Australia and Australians over the past few months.

March

The 116th season of Australian Rules football started on 24 March with the inaugural Sydney Derby between Sydney and Greater Western Sydney. It was the first season in which the new Greater Western Sydney competed, bringing the number of teams in the competition to 18.

April

Around 6000 Australians and New Zealanders gathered at Gallipoli in Turkey and slept rough—or stayed up all evening—to position themselves for the Anzac Day service, also attended by Prime Minister Gillard.

May

Gotye featuring Kimbra won the 'Australian song of the year' and 'Most played Australian Work' awards at the APRA Music Awards with *Somebody that I used to know*.

The Australian ski season opened a week early in Perisher, NSW, due to heavy snowfall.

June

Australia celebrated the 60th anniversary of the accession of Queen Elizabeth II, with a host of national and community events and memorabilia. The Australian Mint released a silver 50 cent coin to celebrate the Queen's Diamond Jubilee and Australia Post issued a series of special stamps. A number of streets and other public places were also named or renamed in the Queen's honour.

Australian racehorse Black Caviar won Group One at the Diamond Jubilee Stakes at Royal Ascot, United Kingdom.

July

Queensland won the 2012 State of Origin final against New South Wales, setting a new record for consecutive State of Origin titles.

6 July brought the coldest recorded temperatures so far this year, with minus 3.9 °C at Thredbo (NSW) during the day and minus 14.0 °C at Charlotte Pass (NSW) overnight.

For Western Australia as a whole, it was the third-driest July since records began in 1900.

Australia's price on carbon began on 1 July, making Australia the first country in the world to establish a system that fights against global warming by making individual households, businesses and organisations pay money for the carbon pollution they produce.

August

Australia won seven gold, 16 silver and 12 bronze medals, at the London 2012 Olympics.

Gold was won in the Women's 4x100 Freestyle Relay, the Men's Laser Sailing Class, the Men's 49er Sailing Class, the Women's 100m Hurdles, the Women's Individual Sprint in cycling, the Men's Kayak Four (K4) 1000m Canoe Sprint and the 470 Sailing Class.



News Briefs

International Services closed dates

- Tuesday 25 December 2012
- Wednesday 26 December 2012
- Thursday 27 December 2012
- Tuesday 1 January 2013
- Monday 28 January 2013
- Friday 29 March 2013
- Monday 1 April 2013, and
- Thursday 25 April 2013.



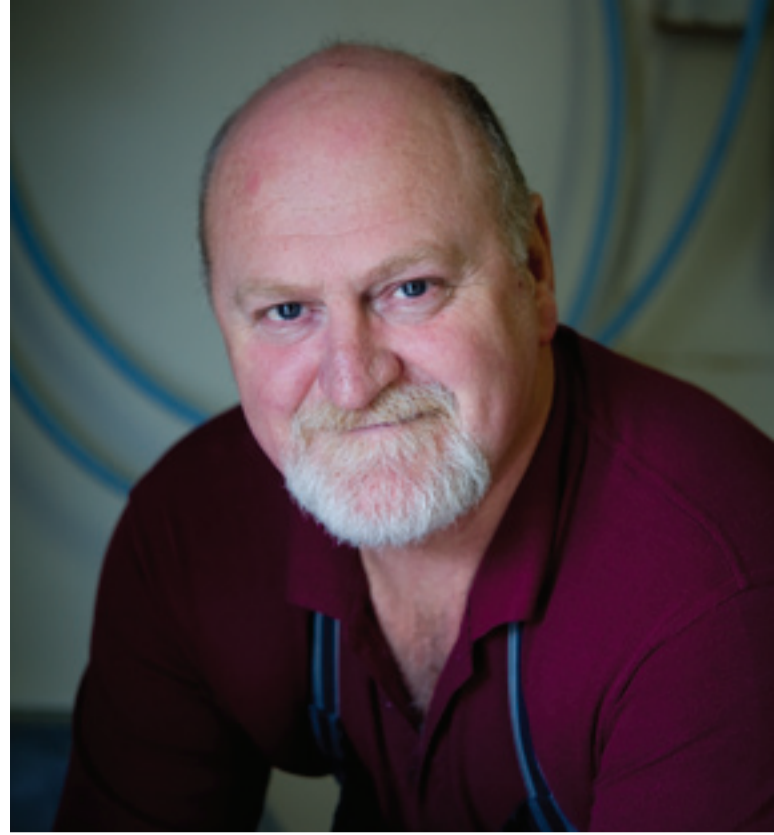


From the Editor's desk

In the lead up to the festive season here in Australia, we would like to extend our warmest wishes to all of our readers and wish you a happy New Year.

We look forward to another year of assisting you to do your business with the department, both in Australia and overseas.

We also want to take this opportunity to remind readers that while cards are appreciated, we cannot accept gifts from customers.



What you must tell us

There can be a variety of changes in your personal circumstances, which might affect how much you can get from us. You need to tell us if there is a change in your and your partner's (if applicable) circumstances within 28 days of the change occurring. These changes may be to your:

- income
- assets
- financial investments and bank accounts
- personal circumstances, including changes to your address, marital status or your school age dependants
- international travel plans, and
- compensation claims.

You must also tell us if you:

- are imprisoned
- make any gifts to family, friends or charities, or
- receive an inheritance.

If you don't tell us about these changes, you may receive too much Australian pension and will have to repay the amount you were overpaid. If there has not been any change in your circumstances, you don't need to contact us.

If you're unsure about whether to tell us about a change in your life that might have an impact on your pension, please contact us to find out. You can find our contact details on page 4.

Household Assistance Package

The Australian Government has introduced the Household Assistance Package to help households meet the impact of the introduction of the carbon price.

The Household Assistance Package includes advance payments that were paid in May and June this year. This was followed by tax cuts in July 2012 and ongoing assistance to be added to regular payments between March 2013 and early 2014. Additional assistance is now available, such as support for Australians relying on essential medical equipment at home.

You must be living in Australia to be eligible to receive Household Assistance Package payments. If you return to Australia you may be entitled to a Household Assistance Package payment.

For more information about the Household Assistance Package go to humanservices.gov.au/householdassistance

For more information on the Australian Government's Clean Energy Future plan go to cleanenergyfuture.gov.au

Do you speak another language?

This magazine is available in Arabic, Croatian, Dutch, English, German, Greek, Italian, Macedonian, Maltese, Polish, Portuguese, Serbian, Spanish and Turkish.

If a magazine in any of these languages suits you better than the one you are currently receiving, please let us know (see contact details on page 4).

Rates

Pension Rates and Thresholds	SINGLE	COUPLE both eligible	COUPLE one eligible partner	COUPLE separated due to ill health
How much pension^{1, 2}	Per year	Per year	Per year	Per year each
Maximum basic rate	A\$ 18,512.00	A\$ 27,908.40	A\$ 13,954.20	A\$ 18,512.00
Basic Pension Supplement ³	A\$ 548.60	A\$ 915.20	A\$ 457.60	A\$ 548.60
Total	A\$ 19,060.60	A\$ 28,823.60	A\$ 14,411.80	A\$ 19,060.60
Allowable Income⁴	Per year	Combined	Combined	Combined
Full pension	A\$ 3,952.00	A\$ 6,968.00	A\$ 6,968.00	A\$ 6,968.00
Part pension	less than A\$ 42,073.20	less than A\$ 64,615.20	less than A\$ 64,615.20	less than A\$ 83,210.40
Allowable Assets⁵	Single	Combined	Combined	Combined
Full pension—Home owner	A\$ 192,500.00	A\$ 273,000.00	A\$ 273,000.00	A\$ 273,000.00
Full pension—Non-home owner	A\$ 332,000.00	A\$ 412,500.00	A\$ 412,500.00	A\$ 412,500.00
Part pension—Home owner ⁶	less than A\$ 681,250.00	less than A\$ 1,012,500.00	less than A\$ 1,012,500.00	less than A\$ 1,250,500.00
Part pension—Non-home owner ⁶	less than A\$ 820,750.00	less than A\$ 1,152,000.00	less than A\$ 1,152,000.00	less than A\$ 1,390,000.00
Deeming Rates and Thresholds	Single	Combined	Combined	Combined
Threshold	A\$ 45,400.00	A\$ 75,600.00	A\$ 75,600.00	A\$ 75,600.00
Rate below threshold	3.0%	3.0%	3.0%	3.0%
Rate above threshold	4.5%	4.5%	4.5%	4.5%

These figures are a guide only. Effective September 2012 unless otherwise stated.

These rates apply to customers who are permanently outside Australia or are absent from Australia for longer than 13 weeks (this will change to six weeks from 1 January 2013).

- Rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) is the one that is applied. There is no income or assets test for customers who are permanently blind. Some assets are deemed to earn income and there are special rules for other types of income.
- Some customers may receive a transitional rate of pension. The transitional rate is based on the pre-20 September 2009 income test rules and payment rates, and indexed in line with the Consumer Price Index. The rates in the table do not apply to pensioners who are paid a transitional rate.
- The Pension Supplement is subject to the income test, however when a certain level is reached, a minimum component will always be paid until the rate of pension is no longer payable. Customers in the first 13 weeks of a temporary absence from Australia (this will change to six weeks from 1 January 2013) may continue to receive a higher Pension Supplement.
- Each fortnight, the Work Bonus disregards up to \$250 of employment income earned by eligible pensioners over age pension age (unless paid Parenting Payment Single). If employment income is less than \$250, the unused Work Bonus is banked up to a maximum amount of \$6,500. This banked amount is then discounted from future employment income that exceeds \$250 per fortnight. If eligible for a transitional rate, we will compare the transitional rate (which has no Work Bonus) to the new rate (which has the Work Bonus). The transitional rate is paid whenever it pays the higher rate.
- Single and combined couple rates are reduced by A\$1.50 per two weeks for every A\$1,000 of additional assets above the allowable assets limits. Certain assets are not included in the assets test.
- Some customers may receive a reduced rate of pension based on how long the person was an Australian resident.

Information about your payments

You will receive 13 regular four-weekly payments each year.

Your four-weekly pension payments

Your payment will be issued by Department of Human Services on:	Direct deposit customers should receive payment by:	Cheque customers should receive payment by:	Payment covers the period:
1 November	7 November	21 November	4 October to 31 October
29 November	5 December	19 December	1 November to 28 November
27 December	2 January	16 January	29 November to 26 December
24 January	30 January	13 February	27 December to 23 January
21 February	27 February	13 March	24 January to 20 February
21 March	27 March	10 April	21 February to 20 March
18 April	24 April	8 May	21 March to 17 April

Direct deposit payments

If you receive your payment by direct deposit into your bank account, it will be available within two to six days after issue. If your payment hasn't arrived within 10 days of being issued, check with your local bank before contacting the Department of Human Services as the bank may have received the payment, but not yet deposited it into your account.

Cheque payments

Generally, after we have issued your cheque you will receive it within 14 to 20 days.

In most countries cheques are sent in local currency. Cheques can also be sent in US dollars.

We send your cheque through international and local mail systems and there are often delays before the cheque arrives at your postal address. We have no control over these delays.

When you receive your cheque, you can deposit it into your bank account. You will have to wait for the cheque to clear before you can get the money.

Clearance delays can be up to two weeks if the cheque is in local currency, or four weeks for US dollar cheques. The length of clearance delays depends on your local bank.

If you do not receive your cheque, it may be due to a delay in the postal system. Before contacting us, please check with the postal authorities in your country.

If your cheque has not arrived within 20 days of being issued, contact us and we will cancel your lost cheque and issue you with a new one. The new cheque may also take some time to arrive in the mail.

If you receive a cheque that you have asked us to cancel, do not cash it. If you do, you may have to pay the money back to us and you may also have to pay bank penalty charges. Contact us if you are unsure about which cheque to cash.

We can pay pensions directly into bank accounts in most countries, and we encourage this method of payment because it is safe, quick and reliable. Please call us if you would like to talk about changing to direct deposit payments.

If you need to talk to us

You can call the Department of Human Services, International Services Monday to Friday, between 8.00 am–5.00 pm Australian Eastern Standard Time (AEST).

As at 2 October 2012, AEST time is approximately:

- 3 hours behind New Zealand
- 4 hours ahead of Singapore
- 9 hours ahead of Greece
- 10 hours ahead of central Europe
- 11 hours ahead of the United Kingdom
- 16 hours ahead of eastern USA/Canada, and
- 19 hours ahead of western USA/Canada.

Outside of these times, you will be able to leave a message with our answering service and we will return your call. Please provide your name, Customer Reference Number, the country you are calling from, telephone area code and number as well as a brief summary of your query.

Phone calls from the following countries are Freecall™. Just dial the number shown without any international or country codes before it.

Austria	Freecall™ 0800 295 165
Canada	Freecall™ 1888 2557 493
China (North)*	Freecall™ 10 800 6100 427
China (South)*	Freecall™ 10 800 2611 309
Denmark	Freecall™ 8088 3556
Germany	Freecall™ 0800 180 2482
Greece	Freecall™ 0080 0611 26209
India	Freecall™ 000 800 61 01098
Indonesia	Freecall™ 001 803 61 035
Italy	Freecall™ 800 781 977
Korea Republic	Freecall™ 003 081 32326
Netherlands	Freecall™ 0800 0224 364
New Zealand	Freecall™ 0800 441 248
Philippines	Freecall™ 1800 1611 0046
Portugal	Freecall™ 800 861 122
Poland	Freecall™ 00 800 6111 220
Singapore	Freecall™ 800 6167 015
Spain	Freecall™ 900 951 547
Thailand	Freecall™ 001 800 611 4136
Turkey	Freecall™ 00 800 6190 5703
United Kingdom	Freecall™ 0800 169 5865
USA	Freecall™ 1866 3433 086

*China (North) includes the provinces of Beijing, Tianjin, Hebei, Shanxi, Inner Mongolia, Heilongjiang, Liaoning, Jilin, Shandong and Henan. All other provinces are considered as China (South) for this purpose.

Note: if you are in one of the countries listed, you should use the number shown as it is free and direct. A Freecall™ may not be available from every location within the country and may not be free from mobile or public phones. If using a pay telephone, you will need to insert coins or a card as for a local call and this may not be refunded at the end of the call.

If you are in a country that is not listed, or if you are not able to use the Freecall™ number listed above, please contact us on **+61 3 6222 3455**.

You can email us at **international.services@humanservices.gov.au** call us on **+61 3 6222 2799**, or write to us at GPO Box 273, Hobart, Tasmania 7001, Australia.

Note: email is not a secure communication medium.

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 Department of Human Services 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.

On 1 July 2011, the Australian Government Department of Human Services began delivering the services and payments provided previously by Medicare Australia, Centrelink and the Family Assistance Office. The Department of Human Services now provides Medicare, Centrelink, Child Support and CRS Australia payments and services, including family assistance. Learn more at **humanservices.gov.au**