

# Australian Pension News



centrelink



## Are you coming to Australia?

If you are coming to Australia, it is a good idea to notify us as soon as possible, preferably six weeks before you intend to travel. This is so we can make the necessary arrangements to avoid disruption to your payments.

**If you are coming (or returning) to Australia permanently or for a long time**, we will generally arrange for your payments to be made through the service centre nearest to where you will be living. This service centre will make arrangements for paying your pension into an Australian bank account and assess whether you are entitled to extras, such as concession cards, which are only available to Australian residents.

**If you are coming to Australia temporarily** International Services will continue to manage your payments for you while you are in Australia. You can choose what option is most convenient for you.

**If your Australian pension is paid under a Social Security Agreement**, your pension amount may change while you're in Australia. In some cases, it may not be payable while you are in Australia. It is important that you contact us before making travel plans so we can tell you if your pension will change.

**If your Australian pension is paid under one of the grandfathering provisions**, your pension may cease to be payable for future departures from Australia, or paid at a different rate, if you return to Australia and lose your grandfathered status. It is most important that you contact us before making travel plans so we can tell you the rules on how you can retain your current status.

## IMPORTANT NOTICE:



## Changes to Australian pension rules for people leaving Australia

- From 1 January 2014, the rules on how much Australian pension you are eligible to receive while living or travelling outside Australia may be changing. The proposed changes may apply to you if you return to Australia and leave again. It could also mean an adjustment to your Australian pension payment rate.
- If you are outside Australia on 1 January 2014, and eligible to continue receiving your Australian payment for an indefinite period, the proposed new rules will not apply to you. However, if you return to Australia, stay for 26 weeks or more and depart again the new rules will apply.
- If you are residing in a country other than Australia, but are inside Australia temporarily on 1 January 2014, the proposed new rules will not apply if you leave Australia on or before 1 July 2014.
- If you have at least 35 years Australian residence between the ages of 16 and age pension age (working life residence), you will not be affected by these proposed changes.
- If you are thinking of returning to Australia on or after 1 January 2014, even just to visit family and friends, you need to **contact us** before you intend to travel to find out how your pension may be affected.

For more information:

- go to [humanservices.gov.au/paymentoverseas](http://humanservices.gov.au/paymentoverseas) or
- call International Services.



## Rates

Rates shown are valid from 20 September 2013 to 31 December 2013.

<b>Outside Australia</b>				
<b>Pension Rates and Thresholds</b>	<b>SINGLE</b>	<b>COUPLE both eligible</b>	<b>COUPLE one eligible partner</b>	<b>COUPLE separated due to ill health</b>
<b>How much pension<sup>1,2,3</sup></b>	<b>Per year</b>	<b>Per year</b>	<b>Per year</b>	<b>Per year each</b>
Maximum basic rate	A\$ 19,544.20	A\$ 29,463.20	A\$ 14,731.60	A\$ 19,544.20
Basic Pension Supplement	A\$ 559.00	A\$ 930.80	A\$ 465.40	A\$ 559.00
<b>Total</b>	<b>A\$ 20,103.20</b>	<b>A\$ 30,394.00</b>	<b>A\$ 15,197.00</b>	<b>A\$ 20,103.20</b>
<b>Allowable Income<sup>4</sup></b>	<b>Per year</b>	<b>Combined</b>	<b>Combined</b>	<b>Combined</b>
Full pension	up to A\$ 4,056.00	up to A\$ 7,176.00	up to A\$ 7,176.00	up to A\$ 7,176.00
Part pension	less than A\$ 44,262.40	less than A\$ 67,964.00	less than A\$ 67,964.00	less than A\$ 87,588.80
<b>Allowable Assets<sup>5</sup></b>	<b>Single</b>	<b>Combined</b>	<b>Combined</b>	<b>Combined</b>
Full pension— Home owner	A\$ 196,750.00	A\$ 279,000.00	A\$ 279,000.00	A\$ 279,000.00
Full pension— Non-home owner	A\$ 339,250.00	A\$ 421,500.00	A\$ 421,500.00	A\$ 421,500.00
Part pension— Home owner	less than A\$ 712,250.00	less than A\$ 1,058,500.00	less than A\$ 1,058,500.00	less than A\$ 1,310,000.00
Part pension— Non-home owner	less than A\$ 854,750	less than A\$ 1,201,000.00	less than A\$ 1,201,000.00	less than A\$ 1,452,500.00
<b>Deeming Rates and Thresholds</b>	<b>Single</b>	<b>Combined</b>	<b>Combined</b>	<b>Combined</b>
Threshold	A\$ 46,600.00	A\$ 77,400.00	A\$ 77,400.00	A\$ 77,400.00
Rate below threshold	2.5%	2.5%	2.5%	2.5%
Rate above threshold	4.0%	4.0%	4.0%	4.0%

### These figures are a guide only. Effective 20 September 2013 unless otherwise stated.

These rates apply to customers who are permanently outside Australia or absent from Australia for longer than six weeks.

1. 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. Some assets are deemed to earn income and there are special rules for other types of income. There is no income or assets test for customers who are permanently blind.
2. Some customers may receive a transitional rate of pension (based on the pre-20 September 2009 income test rules and payment rates).
3. Some customers may receive a reduced rate of pension based on how long they were an Australian resident.
4. Each two weeks, the Work Bonus disregards up to A\$250 of employment income earned by eligible pensioners over age pension age (unless you receive Parenting Payment [Single]). If your employment income is less than A\$250, the unused Work Bonus is banked up to a maximum amount of A\$6500. If you are 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.
5. Single and combined couple rates are reduced by A\$1.50 per two weeks for every A\$1000 of additional assets above the allowable assets limit. Certain assets are not included in the assets test.

## 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 Centrelink:	Direct deposit customers should receive payment by:	Cheque customers should receive payment by:	Payment covers the period:
28 Nov 2013	4 Dec 2013	18 Dec 2013	31 Oct to 27 Nov 2013
19 Dec 2013	25 Dec 2013	8 Jan 2014	28 Nov to 25 Dec 2013
23 Jan 2014	29 Jan 2014	12 Feb 2014	26 Dec 2013 to 22 Jan 2014
20 Feb 2014	26 Feb 2014	12 Mar 2014	23 Jan to 19 Feb 2014
20 Mar 2014	26 Mar 2014	9 Ap 2014	20 Feb to 19 Mar 2014
15 Apr 2014	21 Apr 2014	5 May 2014	20 Mar to 16 Apr 2014
15 May 2014	21 May 2014	4 June 2014	17 Apr to 14 May 2014
12 June 2014	18 June 2014	2 July 2014	15 May to 11 June 2014

### 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 us.

### Cheque payments

Cheque payments are available 14 to 20 days after they have been issued. They are sent in local currency for most countries, or in US dollars.

Cheques are sent through international and local mail systems and there are often delays before the cheque arrives at your address. These delays are beyond our control.

After you deposit the cheque into your bank account, you will have to wait for the cheque to clear before you can access the funds. Clearance delays can be around two weeks if the cheque is in local currency, or four weeks for US dollar cheques. Clearance delays vary depending on your local bank.

If you do not receive your cheque, it may be due to mail delays. You should check with the postal authorities in your country before contacting us.

If your cheque has not arrived within 20 days of being issued please contact us. Once the lost cheque has been cancelled, we will send you a

new cheque. However, the new cheque may also take some time to reach you.

If you receive a cheque after you have asked us to cancel it, don't cash it as you may incur penalty bank charges. You may also have problems with your bank when you next want to cash a cheque. Please contact us if you are unsure which cheque to cash.

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

### International Services closed dates

International Services will be closed on the following dates:

- Christmas Day—25 December 2013
- Boxing Day—26 December 2013
- Australian Public Service holiday—27 December 2013
- New Year's Day—1 January 2014
- Australia Day public holiday—27 January 2014
- Eight Hours Day/Labour Day—10 March 2014
- Good Friday—18 April 2014
- Easter Monday—21 April 2014
- Anzac Day—25 April 2014
- Queen's Birthday—9 June 2014

## 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 or 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 be paid the wrong amount and you will have to pay money back. 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 below.

## How to contact us

Visit the Department of Human Services website to find out information about your payment as well as our other payments and services.

Call us Monday to Friday, between 8.00 am–5.00 pm Australian Eastern Standard Time (AEST).

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

Austria	<b>Freecall™ 0800 295 165</b>
Canada	<b>Freecall™ 1888 2557 493</b>
China (North)*	<b>Freecall™ 10 800 6100 427</b>
China (South)*	<b>Freecall™ 10 800 2611 309</b>
Denmark	<b>Freecall™ 8088 3556</b>
Germany	<b>Freecall™ 0800 180 2482</b>
Greece	<b>Freecall™ 0080 0611 26209</b>
India	<b>Freecall™ 000 800 61 01098</b>
Indonesia	<b>Freecall™ 001 803 61 035</b>

Italy	<b>Freecall™ 800 781 977</b>
Korea Republic	<b>Freecall™ 003 081 32326</b>
Netherlands	<b>Freecall™ 0800 0224 364</b>
New Zealand	<b>Freecall™ 0800 441 248</b>
Philippines	<b>Freecall™ 1800 1611 0046</b>
Poland	<b>Freecall™ 00 800 6111 220</b>
Portugal	<b>Freecall™ 800 861 122</b>
Singapore	<b>Freecall™ 800 6167 015</b>
Spain	<b>Freecall™ 900 951 547</b>
Thailand	<b>Freecall™ 001 800 611 4136</b>
Turkey	<b>Freecall™ 00 800 6190 5703</b>
United Arab Emirates	<b>Freecall™ 800 061 04319</b>
United Kingdom	<b>Freecall™ 0800 169 5865</b>
USA	<b>Freecall™ 1866 3433 086</b>

\*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:** 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** fax us on **+61 3 6222 2799**, or write to us at **PO Box 7809, Canberra BC, ACT 2610, Australia**.

Please include your name, Centrelink Customer Reference Number, and your telephone number in your query.

**Note:** email is not a secure communication medium.

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