



Changes to Australian pension rules for people leaving Australia after 1 July 2014

People receiving an Australian pension who left Australia on or after 1 July 2014 are now covered by new rules when living or travelling outside Australia for longer than 26 weeks. This will affect the amount of pension they can be paid.

People will need to have spent 35 years living in Australia between the age of 16 and age pension age to continue receiving their full rate of Australian pension. This is an increase from the previous requirement of 25 years living in Australia.

If you were already outside Australia on 1 July 2014 you will continue to receive your payment under rules that applied when you left. However, if you return to Australia and stay for 26 weeks or more the new rules will apply on your next departure.

If you currently live overseas, but were in Australia temporarily on 1 July 2014, the rule changes will not affect you as long as you leave Australia again before 30 December 2014.

If you have spent 35 years of your working life between the age of 16 and age pension age in Australia, you generally will not be affected by these changes.

If you are thinking of returning to Australia, even just to visit family and friends, you should contact us before you travel to find out how your pension may be affected.

For more information visit humanservices.gov.au/paymentsoverseas or call International Services.

Have your bank account details changed?

The majority of Centrelink payments delivered outside Australia are made by direct deposit to bank accounts. This is generally faster, safer and more efficient than being paid by cheque. While most payments are delivered successfully every four weeks, problems can arise when we are not advised of changes to your bank account details.

You need to tell us as soon as possible when any details change. We do not receive advice of changes to your bank details from banks or other authorities.

To ensure your payments are delivered on time, you need to let us know if any changes are made to your bank account number or International Bank Account Number (IBAN), such as:

- closing an account and opening a new one, either with your current bank or a new bank
- your bank is merging with another financial institution
- your bank branch is closing or merging with another (which may result in your Account Number or IBAN being changed), or
- any other changes by your bank to your Account Number or IBAN.



Rates

Outside Australia pension rates and thresholds are reassessed 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 2014 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}	Per year	Per year	Per year	Per year each
Maximum basic rate	A\$ 20,194.20	A\$ 30,446.00	A\$ 15,223.00	A\$ 20,194.20
Basic Pension Supplement	A\$ 574.60	A\$ 956.80	A\$ 478.40	A\$ 574.60
Total	A\$ 20,768.80	A\$ 31,402.80	A\$ 15,701.40	A\$ 20,768.80
Allowable Income⁴	Per year	Combined	Combined	Combined
Full pension	up to A\$ 4,160.00	up to A\$ 7,384.00	up to A\$ 7,384.00	up to A\$ 7,384.00
Part pension	less than A\$ 45,697.60	less than A\$ 70,189.60	less than A\$ 70,189.60	less than A\$ 90,459.20
Allowable Assets⁵	Single	Combined	Combined	Combined
Full pension— Homeowner	A\$ 202,000.00	A\$ 286,500.00	A\$ 286,500.00	A\$ 286,500.00
Full pension— Non-homeowner	A\$ 348,500.00	A\$ 433,000.00	A\$ 433,000.00	A\$ 433,000.00
Part pension— Homeowner	less than A\$ 734,750.00	less than A\$ 1,092,000.00	less than A\$ 1,092,000.00	less than A\$ 1,352,000.00
Part pension— Non-homeowner	less than A\$ 881,250.00	less than A\$ 1,238,500.00	less than A\$ 1,238,500.00	less than A\$ 1,498,500.00
Deeming Rates and Thresholds	Single	Combined	Combined	Combined
Threshold	A\$ 48,000.00	A\$ 79,600.00	A\$ 79,600.00	A\$ 79,600.00
Rate below threshold	2%	2%	2%	2%
Rate above threshold	3.5%	3.5%	3.5%	3.5%

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

1. The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate or nil rate 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\$6,500. 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\$1,000 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.

Four-weekly pension payment calendar—October 2014 to September 2015

Your payment will be issued by the Department of Human Services:	Direct deposit customers should receive payment by:	Cheque customers should receive payment by:	Payment covers the period:
30 Oct 2014	5 Nov 2014	19 Nov 2014	2 Oct to 29 Oct 2014
27 Nov 2014	3 Dec 2014	17 Dec 2014	30 Oct to 26 Nov 2014
18 Dec 2014	24 Dec 2014	7 Jan 2015*	27 Nov to 24 Dec 2014
22 Jan 2015	28 Jan 2015	11 Feb 2015	25 Dec 2014 to 21 Jan 2015
19 Feb 2015	25 Feb 2015	11 Mar 2015	22 Jan to 18 Feb 2015
19 Mar 2015	25 Mar 2015	8 Apr 2015	19 Feb to 18 Mar 2015
16 Apr 2015	22 Apr 2015	6 May 2015	19 Mar to 15 Apr 2015
14 May 2015	20 May 2015	3 Jun 2015	16 Apr to 13 May 2015
11 Jun 2015	17 Jun 2015	1 Jul 2015	14 May to 10 Jun 2015
9 Jul 2015	15 Jul 2015	29 Jul 2015	11 Jun to 8 Jul 2015
6 Aug 2015	12 Aug 2015	26 Aug 2015	9 Jul to 5 Aug 2015
3 Sep 2015	9 Sep 2015	23 Sep 2015	6 Aug to 2 Sep 2015
1 Oct 2015	7 Oct 2015	21 Oct 2015	3 Sep to 30 Sep 2015

*Cheques may be delivered later than this date due to delays in mail at this time.

Direct deposit payments

In most countries the department pays pensions directly into bank accounts. We encourage this method of payment, as it is safe, quick and reliable.

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.

International Services closed dates

International Services will be closed on:

- Christmas Day—25 December 2014
- Boxing Day—26 December 2014
- Australian Public Service holiday—29 December 2014
- New Year's Day—1 January 2015
- Australia Day public holiday—26 January 2015
- Eight Hours Day/Labour Day—9 March 2015
- Good Friday—3 April 2015
- Easter Monday—6 April 2015
- Queen's Birthday—8 June 2015

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 humanservices.gov.au 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	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
Poland	Freecall™ 00 800 6111 220
Portugal	Freecall™ 800 861 122
Singapore	Freecall™ 800 6167 015
Spain	Freecall™ 900 951 547
Thailand	Freecall™ 001 800 611 4136
Turkey	Freecall™ 00 800 6190 5703
United Arab Emirates	Freecall™ 800 061 04319
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: 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 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.

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.