# Australian Pension News Issue 36 ENGLISH

### Have your bank account details changed?

While most Centrelink payments are directly deposited into your bank account every four weeks, you might not receive yours if you don’t tell us about changes to your bank account details.

Your bank won’t tell us about changes to your bank details.

To make sure you receive your payments on time, let us know as soon as possible if there are changes to your bank account number or International Bank Account Number (IBAN), for example:

* you close an account and open a new one—either with your current bank or a new one
* your bank merges with another financial institution, or
* your bank branch closes or merges with another one.

If your bank account details change, use the forms at **humanservices.gov.au/customer/forms/aus178** to tell Centrelink International Services about your new bank details.

### Frequently asked questions

**Q:** How does my non-Australian income affect my Australian pension rate?

**A:** We usually assess income from outside of Australia, including non-Australian pensions, when working out your rate of Australian pension. We use the gross amount and convert the income to Australian dollars. For more information, visit **humanservices.gov.au/income**

If you’re paid an Australian pension under an international social security agreement, different assessment rules may apply. For more information about international social security agreements, visit **humanservices.gov.au/international**

**Q:** If Australia has a social security agreement with the country I receive a pension from, do I still need to report changes?

**A:** You must still notify us of any changes to your circumstances, to ensure you’re receiving the correct amount of payment from Australia.

**Q:** Can I receive an advance payment when I’m not in Australia?

**A:** No. You must be physically present in Australia, either permanently or temporarily, to qualify for an advance payment.

**Q:** Can I nominate a person or organisation to act on my behalf?

**A:** Yes. You’ll need to complete the *Authorising a person or organisation to enquire or act on your behalf* form, available at **humanservices.gov.au/customer/forms/ss313**

**Q:** Is the *Australian Pension News* available in my language?

**A:** It is available in Arabic, Croatian, Dutch, German, Greek, Italian, Macedonian, Maltese, Polish, Portuguese, Serbian, Spanish and Turkish. You can find these on our website at **humanservices.gov.au/yourlanguage**

### 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 2015 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 pension1, 2, 3** | **Per year** | **Per year** | **Per year** | **Per year each** |
| Maximum basic rate | A$ 20,498.40 | A$ 30,903.60 | A$ 15,451.80 | A$ 20,498.40 |
| Basic Pension Supplement | A$ 585.00 | A$ 967.20 | A$ 483.60 | A$ 585.00 |
| **Total** | **A$ 21,083.40** | **A$ 31,870.80** | **A$ 15,935.40** | **A$ 21,083.40** |
| **Allowable Income4** | **Per year** | **Combined** | **Combined** | **Combined** |
| Full pension | up to A$ 4,212.00 | up to A$ 7,488.00 | up to A$ 7,488.00 | up to A$ 7,488.00 |
| Part pension | less than A$ 46,378.80 | less than A$ 71,229.60 | less than A$ 71,229.60 | less than A$ 91,821.60 |
| **Allowable Assets5** | **Single** | **Combined** | **Combined** | **Combined** |
| Full pension— Homeowner | A$ 205,500.00 | A$ 291,500.00 | A$ 291,500.00 | A$ 291,500.00 |
| Full pension— Non-homeowner | A$ 354,500.00 | A$ 440,500.00 | A$ 440,500.00 | A$ 440,500.00 |
| Part pension— Homeowner | less than A$ 746,250.00 | less than A$ 1,109,000.00 | less than A$ 1,109,000.00 | less than A$ 1,373,000.00 |
| Part pension— Non-homeowner | less than A$ 895,250.00 | less than A$ 1,258,000.00 | less than A$ 1,258,000.00 | less than A$ 1,522,000.00 |
| **Deeming rates  and thresholds** | **Single** | **Combined** | **Combined** | **Combined** |
| Threshold | A$ 48,600.00 | A$ 80,600.00 | A$ 80,600.00 | A$ 80,600.00 |
| Rate below threshold | 1.75% | 1.75% | 1.75% | 1.75% |
| Rate above threshold | 3.25% | 3.25% | 3.25% | 3.25% |

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. Every 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 2015 to April 2016

|  |  |  |  |
| --- | --- | --- | --- |
| Your payment will be **issued** on: | Direct deposit customers should **receive** payment by: | Cheque customers should **receive** payment by: | Payment **covers** the period: |
| 1 Oct 2015 | 7 Oct 2015 | 21 Oct 2015 | 3 Sep to 30 Sep 2015 |
| 29 Oct 2015 | 5 Nov 2015 | 19 Nov 2015 | 1 Oct to 28 Oct 2015 |
| 26 Nov 2015 | 2 Dec 2015 | 16 Dec 2015 | 29 Oct to 25 Nov 2015 |
| 17 Dec 2015 | 23 Dec 2015 | 6 Jan 2016 | 26 Nov to 23 Dec 2015 |
| 21 Jan 2016 | 27 Jan 2016 | 10 Feb 2016 | 24 Dec 2015 to 20 Jan 2016 |
| 18 Feb 2016 | 24 Feb 2016 | 9 Mar 2016 | 21 Jan to 17 Feb 2016 |
| 17 Mar 2016 | 23 Mar 2016 | 6 Apr 2016 | 18 Feb to 16 Mar 2016 |
| 14 Apr 2016 | 20 Apr 2016 | 4 May 2016 | 17 Mar to 13 Apr 2016 |

Cheques may be delivered later than these dates due to delays in mail delivery.

#### 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 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.

### Keep up-to-date on the latest pension payment rates and dates

Visit **humanservices.gov.au** and search for ‘Outside Australia Pension Rates’ to get the latest information about pension rates and payment dates outside Australia. Pension rates, and income and asset thresholds are updated on our website whenever there’s a change.

This newsletter is also available on our website at   
**humanservices.gov.au/customer/publications/int001**

### International Services closure dates

International Services will be closed on:

* Christmas Day—25 December 2015
* Boxing Day public holiday—28 December 2015
* New Year’s Day—1 January 2016
* Australia Day—26 January 2016
* Eight Hour Day—14 March 2016
* Good Friday—25 March 2016
* Easter Monday—28 March 2016

### What you must tell us

Our lives are always changing and some of these changes affect how much money we give you. It’s important you tell us within 28 days of changes to your personal circumstances.

These changes may be to your or your partner’s:

* income or assets where the change is more than $2000
* 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 or your partner:

* is imprisoned
* makes any gifts to family, friends or charities, or
* receives an inheritance.

If you don’t tell us about these changes, you may be paid the wrong amount and you’ll have to pay the money back.

If you’re unsure about whether to tell us about a change in your life that might affect your pension, please contact us on one of the phone numbers 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’ll 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’re in a country that’s not listed, or if you’re 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.

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