# Australian Pension News Issue 44

## Changes to Australian Pension News

*Australian Pension News* (APN) will now be available once a year. This means you’ll receive APN in October each year.

Keep up-to-date with news or changes to payments and services from the Department of Human Services, at **humanservices.gov.au/olderaustraliansnews**

### International exchange rates available online

We publish exchange rate information on our website. To check exchange rates go to **humanservices.gov.au/international**

## Information about your payments

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

Four-weekly pension payment calendar—November 2019 to December 2020

| Your payment will be **issued** on: | Direct deposit customers should **receive** payment by:  | Cheque customers should **receive** payment by: | Payment **covers** the period: |
| --- | --- | --- | --- |
| 21 November 2019 | 27 November 2019 | 11 December 2019 | 24 October to 20 November 2019 |
| 12 December 2019\* | 18 December 2019 | 1 January 2020 | 21 November to 18 December 2019 |
| 16 January 2020 | 22 January 2020 | 5 February 2020 | 19 December 2019 to 15 January 2020 |
| 13 February 2020 | 19 February 2020 | 4 March 2020 | 16 January to 12 February 2020 |
| 12 March 2020 | 18 March 2020 | 1 April 2020 | 13 February to 11 March 2020 |
| 7 April 2020\* | 13 April 2020 | 27 April 2020 | 12 March to 8 April 2020 |
| 7 May 2020 | 13 May 2020 | 27 May 2020 | 9 April to 6 May 2020  |
| 3 June 2020\* | 9 June 2020 | 23 June 2020 | 7 May to 3 June 2020 |
| 2 July 2020 | 8 July 2020 | 22 July 2020 | 4 June to 1 July 2020 |
| 29 July 2020\* | 6 August 2020 | 20 August 2020 | 2 July to 29 July 2020 |
| 27 August 2020 | 2 September 2020 | 16 September 2020 | 30 July to 26 August 2020  |
| 24 September 2020 | 30 September 2020 | 14 October 2020 | 27 August to 23 September 2020  |
| 22 October 2020 | 28 October 2020 | 9 November 2020 | 24 September to 21 October 2020 |
| 19 November 2020 | 25 November 2020 | 9 December 2020 | 22 October to 18 November 2020 |
| 17 December 2020 | 23 December 2020 | 6 January 2021 | 19 November to 16 December 2020 |

\*Payment has been brought forward due to an Australian Public holiday. Cheques may be delivered later than these dates due to delays in mail delivery.

## Proof of Life certificates

From 20 December 2019, all customers living outside Australia, over 80 years will be sent Proof of Life certificates.

If we send you a Proof of Life certificate, you’ll need to do all of the following:

* complete the certificate
* get it signed by an authorised certifier
* return it to us before the due date.

Your payment may stop if you don’t do all of these things.

For more information go to **humanservices.gov.au**

## Changes to Widow B Pension and Wife Pension from 20 March 2020

From 20 March 2020, the Australian Government will make a number of changes to simplify the Australian welfare system. The changes will affect Widow B Pension and Wife Pension payments we make to our customers who live outside Australia.

| Current Payment outside Australia (as at 19 March 2020) | New Payment outside Australia (from 20 March 2020) | What will happen? |
| --- | --- | --- |
| Widow B Pension | Age Pension  | Your Widow B Pension will transfer to Age Pension.You don’t need to do anything for this to happen. Your payment amount will stay the same after you transfer.  |
| Wife Pension—66 years and over | Age Pension  | Your Wife Pension will transfer to Age Pension. You don’t need to do anything for this to happen. Your payment amount will stay the same after you transfer.  |
| Wife Pension—under 66 years of age | No payment | Your Wife Pension will stop from 20 March 2020.Australia has social security agreements with a number of countries. You may be able to claim a different Centrelink payment while you live overseas. To find out if you’re eligible for another payment, contact the social security authority in the country you live in. |

For more information go to [humanservices.gov.au/wifepension](http://humanservices.gov.au/wifepension) or [humanservices.gov.au/widowbpension](http://humanservices.gov.au/widowbpension)

## 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 2019 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$ 22,110.40  | A$ 33,332.00  | A$ 16,666.00 | A$ 22,110.40 |
| Basic Pension Supplement | A$ 621.40 | A$ 1024.40 | A$ 512.20 | A$ 621.40 |
| Total | A$ 22,731.80 | A$ 34,356.40 | A$ 17,178.20 | A$22,731.80 |
| Allowable Income4 | Per year | Combined | Combined | Combined |
| Full pension | up to A$ 4,524.00 | up to A$ 8,008.00 | up to A$ 8,008.00 | up to A$ 8,008.00 |
| Part pension | Less than A$ 49,987.60  | Less than A$ 76,720.80 | Less than A$ 76,720.80 | Less than A$ 98,935.20  |
| Allowable Assets5 | Single | Combined | Combined | Combined |
| Full pension—Homeowner | A$ 263,250 | A$ 394,500 | A$ 394,500 | A$ 394,500 |
| Full pension—Non-homeowner | A$ 473,750 | A$ 605,000 | A$ 605,000 | A$ 605,000 |
| Part pension—Homeowner | Less thanA$ 554,750  | Less thanA$ 835,000  | Less thanA$ 835,000  | Less thanA$ 977,500  |
| Part pension—Non-homeowner | Less thanA$ 765,250  | Less thanA$ 1,045,500  | Less thanA$ 1,045,500 | Less thanA$ 1,188,000 |
| Deeming rates and thresholds | Single | Combined | Combined | Combined |
| Threshold | A$ 51,800 | A$ 86,200 | A$ 86,200  | A$ 86,200 |
| Rate below threshold | 1% | 1% | 1% | 1% |
| Rate above threshold | 3%  | 3%  | 3%  | 3%  |

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$300 of employment income, or income from self employment generated by your personal exertion, earned by eligible pensioners over Age Pension age unless you receive Parenting Payment Single. If your employment income is less than A$300, the unused Work Bonus is banked up to a maximum amount of A$7,800. If you are eligible for a transitional rate, we will compare the transitional rate that 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. From 1 January 2017, single and combined couple rates are reduced by A$3.00 per two weeks for every A$1,000 of additional assets above the allowable assets limit. The allowable asset limit has also been increased. Certain assets are not included in the assets test.

## How to contact us

Go to **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 and 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.

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

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:

International Services
PO Box 7809
Canberra BC
ACT 2610, Australia

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.

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

For the latest information about pension rates and payment dates outside Australia go to [humanservices.gov.au](http://humanservices.gov.au) and search for ‘Outside Australia Pension Rates’. 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 at [humanservices.gov.au/customer/publications/int001](http://humanservices.gov.au/customer/publications/int001)

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