



**centrelink**

# Australian Pension News

## Dealing with us during coronavirus (COVID-19)

### Direct deposit payments overseas

Generally, there have been no changes to how we pay direct deposit payments outside Australia. We've had to make payments to some countries in another currency. This is where we haven't been able to obtain the local currency due to financial market trading restrictions.

Contact us to discuss the direct deposit option if you get your payment by cheque and you're either:

- having trouble getting mail
- unable to go to the bank.

### If you need to contact us while overseas

There may be significant delays due to the disruption to mailing services. If you need to contact us about an urgent payment issue, please call us.

While you're overseas, it's important you follow the advice of local authorities. You can find the latest Australian travel advice and information at **smartraveller.gov.au**

For more information about payments while you're outside Australia go to **servicesaustralia.gov.au/covid19** select **If you get a payment then I'm overseas.**

## Proof of Life Certificates



Due to coronavirus (COVID-19), we temporarily stopped the Proof of Life reviews for our pensioners over 80 years of age living overseas. We did this so your payments wouldn't be affected.

We may restart the Proof of Life reviews soon. You don't need to do anything until we send you a letter with a new due date.

If you've already received a Proof of Life Certificate but haven't returned it to us, we'll send you a new one. If you still have your original certificate, you can complete it and return to us.

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 as listed on the certificate
- return it to Services Australia before the new due date.

Please mail your certificate to:

**Services Australia  
Customer Compliance  
Reply Paid 83340  
Canberra BC ACT 2610  
Australia**

For more information go to **servicesaustralia.gov.au** and search for 'Proof of Life'.



## Information about your payments

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

### Four-weekly pension payment calendar—November 2020 to January 2022

Your payment will be <b>issued</b> on:	Direct deposit customers should <b>receive</b> payment by:	Cheque customers should <b>receive</b> payment by:	Payment <b>covers</b> the period:
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
14 January 2021	20 January 2021	3 February 2021	17 December 2020 to 13 January 2021
11 February 2021	17 February 2021	3 March 2021	14 January to 10 February 2021
11 March 2021	17 March 2021	31 March 2021	11 February to 10 March 2021
8 April 2021	14 April 2021	28 April 2021	11 March to 7 April 2021
6 May 2021	12 May 2021	26 May 2021	8 April to 5 May 2021
3 June 2021	9 June 2021	23 June 2021	6 May to 2 June 2021
1 July 2021	7 July 2021	21 July 2021	3 June to 30 June 2021
28 July 2021*	3 August 2021	17 August 2021	1 July to 28 July 2021
26 August 2021	1 September 2021	15 September 2021	29 July to 25 August 2021
23 September 2021	29 September 2021	13 October 2021	26 August to 22 September 2021
21 October 2021	27 October 2021	10 November 2021	23 September to 20 October 2021
18 November 2021	24 November 2021	8 December 2021	21 October to 17 November 2021
16 December 2021	22 December 2021	5 January 2022	18 November to 15 December 2021
13 January 2022	19 January 2022	2 February 2022	16 December 2021 to 12 January 2022

\*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.

### 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 2 to 6 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 closure dates

International Services will be closed on:

- Christmas Day – 25 December 2020
- Boxing Day – 28 December 2020
- Public Service holiday – 29 December 2020
- New Year's Day – 1 January 2021
- Australia Day Holiday – 26 January 2021
- Good Friday – 2 April 2021
- Easter Monday – 5 April 2021
- ANZAC Day – 26 April 2021
- Queen's Birthday – 14 June 2021



## 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 2020 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 <sup>1,2,3</sup>	Per year	Per year	Per year	Per year each
Maximum basic rate	A\$ 22,375.60	A\$ 33,732.40	A\$ 16,866.20	A\$ 22,375.60
Basic Pension Supplement	A\$ 629.20	A\$ 1034.80	A\$ 517.40	A\$ 629.20
<b>Total</b>	<b>A\$ 23,004.80</b>	<b>A\$ 34,767.20</b>	<b>A\$ 17,383.60</b>	<b>A\$23,004.80</b>
Allowable Income <sup>4</sup>	Per year	Combined	Combined	Combined
Full pension	up to A\$ 4,628.00	up to A\$ 8,216.00	up to A\$ 8,216.00	up to A\$ 8,216.00
Part pension	Less than A\$ 50,637.60	Less than A\$ 77,750.40	Less than A\$ 77,750.40	Less than A\$ 100,235.20
Allowable Assets <sup>5</sup>	Single	Combined	Combined	Combined
Full pension— Homeowner	A\$ 268,000	A\$ 401,500	A\$ 401,500	A\$ 401,500
Full pension— Non-homeowner	A\$ 482,500	A\$ 616,000	A\$ 616,000	A\$ 616,000
Part pension— Homeowner	Less than A\$ 563,000	Less than A\$ 847,500	Less than A\$ 847,500	Less than A\$ 991,500
Part pension— Non-homeowner	Less than A\$ 777,500	Less than A\$ 1,062,000	Less than A\$ 1,062,000	Less than A\$ 1,206,000
Deeming rates and thresholds	Single	Combined	Combined	Combined
Threshold	A\$ 53,000	A\$ 88,000	A\$ 88,000	A\$ 88,000
Rate below threshold	0.25%	0.25%	0.25%	0.25%
Rate above threshold	2.25%	2.25%	2.25%	2.25%

These rates apply to customers who are permanently outside Australia or absent from Australia for longer than 6 weeks.

- 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.
- Some customers may receive a transitional rate of pension based on the pre 20 September 2009 income test rules and payment rates.
- Some customers may receive a reduced rate of pension based on how long they were an Australian resident.
- Every 2 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.
- From 1 January 2017, single and combined couple rates are reduced by A\$3.00 per 2 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 [servicessaustralia.gov.au](http://servicessaustralia.gov.au) to find out information about your payment as well as our other payments and services.

Call us Monday to Friday, between 8 am to 5 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>
Ireland	<b>Freecall™ 1800 200 333</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.

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 also fax us on **+61 3 6222 2799**, or write to us at:

**International Services  
PO Box 7809  
Canberra BC ACT 2610  
Australia**

## International exchange rates available online

We work out the amount of payment you get by using an income and assets test. If you have assets in, or get income from another country, we need to work out their value in Australian dollars. To do this we use exchange rates. We publish exchange rate information on our website. To check exchange rates go to [servicessaustralia.gov.au/international](http://servicessaustralia.gov.au/international)

## 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 [servicessaustralia.gov.au](http://servicessaustralia.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 [servicessaustralia.gov.au/customer/publications/int001](http://servicessaustralia.gov.au/customer/publications/int001)

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