

Australian Pension News

Keep your bank details up to date

Let us know as soon as possible when your bank account details change, so we can pay you on time.

There's been quite a few bank mergers in the past 12 months. Banks don't tell us when your banking information changes. To make sure you get your payments on time, you must tell us if:

- you change your bank account number or International Bank Account Number
- you close an account and open a new one, either with your current bank or a new bank
- your bank merges with another financial institution and your banking details change
- your bank branch closes or merges with another one and your banking details change.

To tell us, follow these steps:

1. Download the *International bank account* form for your country or region of residence at servicessaustralia.gov.au/individuals/forms/aus178
2. Print it, then read the instructions before you complete the form.
3. Submit your form with a copy of a current bank statement.



Handy hints

HOW TO UPLOAD AND SUBMIT DOCUMENTS ONLINE

If you set up a Centrelink online account before you left Australia, you can upload documents online. Follow the steps at servicessaustralia.gov.au/centrelinkuploaddocs

If you can't upload a document online, you can send it to us by post or fax. If you can't download, post or fax the form, call us. See our contact details on page 4.

SOMEONE TO DEAL WITH US ON YOUR BEHALF

If you need help, you can authorise a person to deal with us on your behalf. You can authorise someone to be a:

- person permitted to enquire on your behalf
- person permitted to update your details on your behalf
- correspondence nominee to get copies of your letters and deal with us on your behalf
- payment nominee to get payments on your behalf.

To nominate a person who is outside Australia to act on your behalf, download the *Authorising a person or organisation to enquire or act on your behalf (outside Australia)* form at: servicessaustralia.gov.au/individuals/forms/aus221

To nominate a person who is in Australia to act on your behalf, download the *Authorising a person or organisation to enquire or act on your behalf* form at: servicessaustralia.gov.au/individuals/forms/SS313

Both you and the person you nominate will need to complete the form.

For more information go to servicessaustralia.gov.au/nominees or call us on one of the phone numbers on page 4.



Information about your payments

You will get 13 regular 4-weekly payments each year.

4-weekly pension payment calendar – November 2021 to February 2023

Date we'll issue your payment	Direct deposit customers should get payment by	Cheque customers should get payment by	Payment covers the period
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
10 February 2022	16 February 2022	2 March 2022	13 January to 9 February 2022
10 March 2022	16 March 2022	30 March 2022	10 February to 9 March 2022
7 April 2022	13 April 2022	27 April 2022	10 March to 6 April 2022
5 May 2022	11 May 2022	25 May 2022	7 April to 4 May 2022
2 June 2022	8 June 2022	22 June 2022	5 May to 1 June 2022
30 June 2022	6 July 2022	20 July 2022	2 June to 29 June 2022
27 July 2022*	2 August 2022	16 August 2022	30 June to 27 July 2022
25 August 2022	31 August 2022	14 September 2022	28 July to 24 August 2022
22 September 2022	28 September 2022	12 October 2022	25 August to 21 September 2022
20 October 2022	26 October 2022	9 November 2022	22 September to 19 October 2022
17 November 2022	23 November 2022	7 December 2022	20 October to 16 November 2022
15 December 2022	21 December 2022	4 January 2023	17 November to 14 December 2022
12 January 2023	18 January 2023	1 February 2023	15 December 2022 to 11 January 2023
9 February 2023	15 February 2023	1 March 2023	12 January to 8 February 2023

* Payment date brought forward due to an Australian Public holiday. Cheque delivery may be 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 get 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 issue, check with your local bank before contacting us.

INTERNATIONAL SERVICES CLOSURE DATES

International Services will be closed on:

- Christmas Day public holiday – 27 December 2021
- Boxing Day public holiday – 28 December 2021
- Public Service holiday – 29 December 2021
- New Year's Day public holiday – 3 January 2022
- Australia Day Holiday – 26 January 2022
- Good Friday – 15 April 2022
- Easter Monday – 18 April 2022
- ANZAC Day – 25 April 2022

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 2021 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\$ 22,937.20	A\$ 34,580.00	A\$ 17,290.00	A\$ 22,937.20
Basic Pension Supplement	A\$ 642.20	A\$ 1,060.80	A\$ 530.40	A\$ 642.20
Total	A\$ 23,579.40	A\$ 35,640.80	A\$ 17,820.40	A\$23,579.40
Allowable Income ⁴	Per year	Combined	Combined	Combined
Full pension	up to A\$ 4,680.00	up to A\$ 8,320.00	up to A\$ 8,320.00	up to A\$ 8,320.00
Part pension	Less than A\$ 51,838.80	Less than A\$ 79,601.60	Less than A\$ 79,601.60	Less than A\$ 102,637.60
Allowable Assets ⁵	Single	Combined	Combined	Combined
Full pension – Homeowner	A\$ 270,500	A\$ 405,000	A\$ 405,000	A\$ 405,000
Full pension – Non-homeowner	A\$ 487,000	A\$ 621,500	A\$ 621,500	A\$ 621,500
Part pension – Homeowner	Less than A\$ 573,000	Less than A\$ 862,000	Less than A\$ 862,000	Less than A\$ 1,010,000
Part pension – Non-homeowner	Less than A\$ 789,500	Less than A\$ 1,078,500	Less than A\$ 1,078,500	Less than A\$ 1,226,500
Deeming rates and thresholds	Single	Combined	Combined	Combined
Threshold	A\$ 53,600	A\$ 89,000	A\$ 89,000	A\$ 89,000
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.

1. We calculate the rate of payment under both the income and assets tests. We apply the test that results in the lower rate or nil rate. 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 get a transitional rate of pension based on the pre 20 September 2009 income test rules and payment rates.
3. Some customers may get a reduced rate of pension based on how long they were an Australian resident.
4. 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 get Parenting Payment Single. If your employment income is less than A\$300, we bank the unused Work Bonus up to a maximum amount of A\$7,800. If you are eligible for a transitional rate, we'll compare the transitional rate that has no Work Bonus to the new rate which has the Work Bonus. We'll pay the transitional rate whenever it pays the higher rate.
5. We reduce single and combined couple rates by A\$3.00 per 2 weeks for every A\$1,000 of additional assets above the allowable assets limit. We don't include certain assets in the assets test.

How to contact us



Go to 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 Hobart time.

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
Ireland	Freecall™ 1800 200 333
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. We consider all other provinces as China (South) for this purpose.

Note: a Freecall™ may not be available from every location within the country. It 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. You may not get a refund at the end of the call.

If you're in a country that's not in the list, or if you're not able to use the Freecall™ number listed, 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**

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

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

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 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

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