



Dib u bilaabida deynta

Qofka 1aad: Ma ogtahay in Centrelink joojisay hawlaha deynta sanadii la soo dhaafay? Waxay sidaas u sameeyeen inay ka caawimaan sahlida cadaadiska taas oo saaran dadka dhaqaalahooda inta lagu jiro safmarka coronavirus.

Hadda, waxay u diyaar garoobayaan dib u bixinta deynta si mar kale loo bilaabo. Waxay bilaabaya inay qoraal u diraan dadka lacagta siyaadada ah la siiyey si ay ugu sheegaan markay tahay inay bilaabaan dib u bixinta lacagta.

Qofka 2aad: Sidee ku ogaanaya haddii lacag siyaada ah lay siiyey?

Qofka 1aad: Haddii lacag siyaada ah lagu siiyey, waxay kuugu soo diri doonaan warqad Inbox-kaaga myGov ama boostada, iyada oo ay ku xiran habkii aad u dooratay inaad warqadaha uga hesho iyaga. Waxaa kaloo laga yaabaa inay kuu soo diraan fariin qoraalla ama telefoonka kaa soo wacaan.

Qofka 2aad: Maxaan samaynayaa haddii lacag siyaada ah lay siiyey?

Qofka 1aad: Waxaa jira 3 waxyaallood oo muhiima oo aad u baahan tahay inaad ogaato:

- Kow, uma baahnid inaad isku mar bixiso, waxaad ku bixin kartaa muddo dheer.
- Labo, sida ugu sahlan oo aad ku bixinayso lacagta waa online adigoo isticmaalaya adeega Money You Owe oo Centrelink online account kuna bixinaya myGov ama Express Plus Centrelink Mobile app.
- Iyo saddex, haddii aadan bilaabi karin bixinta lacagta waxaad u baahan tahay inaad wacdo Centrelink ka hor maalinta la iska rabo. Waxay kaa caawimi karaan inaad hesho xalka ugu fiican xaaladaada.

Qofka 2aad: Maxaa dhacaya haddii aan horay u bixinayey deynta oo aan joojiyey?

Qofka 1aad: Xaalladaas, Centrelink ayaa kuu soo diri doonta warqad si ay kuugu sheegaan marka lacagbixintaadu ay dib u bilaaban doonto.

Qofka 2aad: Xaggee ka heli karaa macluumaad intaas ka badan?

Qofka 1aad: Si aad noogula hadasho luqadaada anaga wixii ku saabsan adeega Centrelink, wac **131 2020**.

Macluumaad Ingiriis ku qoran, gal **servicessaustralia.gov.au/debts**, si aad u akhrido, u dhegaysato ama u daawato macluumaad afkaaga ah gal **servicessaustralia.gov.au/yourlanguage**.

(U hadlida si degdeg ah, qof diidaya ahaan) *wicida nambarda '13' nambarda telefoonka gurigaaga meel kasta oo aad Australia ka joogto waxaa lagaa qaada qiima go'an. Taasi waa ka duwanaa kartaa wicida qiimaha halkaad joogto faraqa u dhexeeya kuwa bixiya adeega telefoonka.



Debt Restart

Person 1: Did you know Centrelink paused some debt activity last year? They did it to help ease pressure on people's budgets during the coronavirus pandemic.

Well, now they are getting ready for debt repayments to start again. They are starting to write to people who have been overpaid to let them know when they need to start repaying money.

Person 2: How will I know if I have been overpaid?

Person 1: If you have been overpaid, they will send a letter to your myGov Inbox or in the post, depending on how you choose to get letters from them. They may also send you a text message or call you on the phone.

Person 2: What should I do if I have been overpaid?

Person 1: There are 3 important things you need to know:

- One, you do not need to pay it all at once, you can repay it over time.
- Two, the easiest way to repay money is online using the Money You Owe service in your Centrelink online account through myGov or Express Plus Centrelink mobile app.
- And three, if you cannot start repaying money you need to call Centrelink before your due date. They can help you find the right option for your situation.

Person 2: What if I was already repaying a debt and put it on hold?

Person 1: In that situation, Centrelink will send you a letter to let you know when your repayments will start again.

Person 2: Where should I go for more information?

Person 1: To speak with us in your language about Centrelink services, call **131 202**.

For information in English, go to servicessaustralia.gov.au/debts

To read, listen to or watch information in your language go to servicessaustralia.gov.au/yourlanguage.

(Spoken quickly, as a disclaimer) *Calls to '13' numbers from your home phone anywhere in Australia are charged at a fixed rate. This might differ from the local call rate and between phone providers.