

Australian Pension News

Issue 48

Is having a Centrelink nominee still working well for you?

You may have a person or organisation who deals with Centrelink on your behalf. This may be something you set up a long time ago. You can view your nominee arrangement online. You can also end your nominee arrangement at any time online or by calling us.

There are 2 types of nominee arrangements you may have:

- a **payment nominee** who gets your Centrelink payments for you
- a **correspondence nominee** who can act for you.

You may even have both types of nominee arrangements.

Your payment nominee needs to:

- use your Centrelink payments only for your benefit
- keep records on how they spend the money.

Your correspondence nominee can:

- ask us questions about your payments or services
- tell us about changes to your circumstances
- respond to requests for information
- attend appointments on your behalf, if appropriate
- complete and sign forms and statements
- get copies of your letters
- view and update your information online
- claim payments and services for you.

When you have had a change in circumstances, you should consider if you still have the right level of support. We offer different types of arrangements that may suit you better.

You can talk to us if you feel your nominee is not acting in your best interests.

If you want to cancel your Centrelink nominee arrangement, you can do that any time online or by calling us. Go to servicesaustralia.gov.au/nominee

Proof of Life Certificate

If you are older than 80 and live outside Australia, you may need to complete a Proof of Life Certificate to continue getting your Australian payment.

When you get the certificate, you will need to:

- complete it
- visit an authorised person and get it signed
- return the certificate to us by post by the due date.

If you do not do this, your Australian payment may stop.

Tell us if you cannot return your certificate by the due date so your payment can continue. We will then send you a letter with a new due date to give you more time to complete it.

An authorised person can be one of the following:

- lawyer, solicitor, barrister of a law court
- notary public
- Australian embassy, consular official, high commission
- medical practitioner or doctor
- police officer
- judge, magistrate of a law court
- justice of the peace
- court registrar or court deputy registrar.

Please note the following people are **not** authorised to sign the form:

- a local municipality official
- an employee of the local pension authority.



Information about your payments

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

4-weekly pension payment calendar – November 2023 to December 2024

| Date we'll issue your payment | Direct deposit customers should get payment by | Cheque customers should get payment by | Payment covers the period |
|-------------------------------|--|--|-------------------------------------|
| 16 November 2023 | 22 November 2023 | 6 December 2023 | 19 October to 15 November 2023 |
| 14 December 2023 | 20 December 2023 | 3 January 2024 | 16 November to 13 December 2023 |
| 11 January 2024 | 17 January 2024 | 31 January 2024 | 14 December 2023 to 10 January 2024 |
| 8 February 2024 | 14 February 2024 | 28 February 2024 | 11 January to 7 February 2024 |
| 7 March 2024 | 13 March 2024 | 27 March 2024 | 8 February to 6 March 2024 |
| 4 April 2024 | 10 April 2024 | 24 April 2024 | 7 March to 3 April 2024 |
| 2 May 2024 | 8 May 2024 | 22 May 2024 | 4 April to 1 May 2024 |
| 30 May 2024 | 5 June 2024 | 19 June 2024 | 2 May to 29 May 2024 |
| 27 June 2024 | 3 July 2024 | 17 July 2024 | 30 May to 26 June 2024 |
| 25 July 2024 | 31 July 2024 | 14 August 2024 | 27 June to 24 July 2024 |
| 22 August 2024 | 28 August 2024 | 11 September 2024 | 25 July to 21 August 2024 |
| 19 September 2024 | 25 September 2024 | 9 October 2024 | 22 August to 18 September 2024 |
| 17 October 2024 | 23 October 2024 | 6 November 2024 | 19 September to 16 October 2024 |
| 14 November 2024 | 20 November 2024 | 4 December 2024 | 17 October to 13 November 2024 |
| 12 December 2024 | 18 December 2024 | 1 January 2025 | 14 November to 11 December 2024 |

* 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. **A public holiday in your country may delay you getting your payment.** If your payment has not 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 | 25 December 2023 |
| Boxing Day public holiday | 26 December 2023 |
| Public Service holiday | 27 December 2023 |
| New Year's Day public holiday | 1 January 2024 |
| Australia Day public holiday | 26 January 2024 |
| Good Friday public holiday | 29 March 2024 |
| Easter Monday public holiday | 1 April 2024 |
| ANZAC Day public holiday | 25 April 2024 |

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 2023 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, 4 | Per year | Per year | Per year | Per year each |
| Maximum basic rate | A\$26,065.00 | A\$39,296.40 | A\$19,648.20 | A\$26,065.00 |
| Basic Pension Supplement | A\$722.80 | A\$1,190.80 | A\$595.40 | A\$722.80 |
| Total | A\$26,787.80 | A\$40,487.20 | A\$20,243.60 | A\$26,787.80 |
| Allowable Income ⁴ | Per year | Combined | Combined | Combined |
| Full pension | up to A\$5,304.00 | up to A\$9,360.00 | up to A\$9,360.00 | up to A\$9,360.00 |
| Part pension | Less than A\$58,879.60 | Less than A\$90,334.40 | Less than A\$90,334.40 | Less than A\$116,511.20 |
| Allowable Assets ⁵ | Single | Combined | Combined | Combined |
| Full pension – Homeowner | A\$301,750 | A\$451,500 | A\$451,500 | A\$451,500 |
| Full pension – Non-homeowner | A\$543,750 | A\$693,500 | A\$693,500 | A\$693,500 |
| Part pension – Homeowner | Less than A\$645,250 | Less than A\$971,000 | Less than A\$971,000 | Less than A\$1,138,500 |
| Part pension – Non-homeowner | Less than A\$887,250 | Less than A\$1,213,000 | Less than A\$1,213,000 | Less than A\$1,380,500 |
| Deeming rates and thresholds | Single | Combined | Combined | Combined |
| Threshold | A\$60,400 | A\$100,200 | A\$100,200 | A\$100,200 |
| 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.

- 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 if you are permanently blind.
- Some customers may get a reduced rate of pension based on how long they were an Australian resident.
- Some customers may get a transitional rate of pension based on the pre 20 September 2009 income test rules. For these customers, we compare the transitional rate to the current rate. If the current rate is the same or higher we will pay you the current rate instead. You cannot go back to the transitional rate once you get the current rate of pension.
- Customers may get a higher rate of Disability Support Pension if they are under the age of 21 and have no dependent children. For more information, go to servicesaustralia.gov.au/dsp
- Income under A\$204 per fortnight for singles and A\$360 per fortnight for couples combined, will not affect the rate of pension. This is called the income free area. For each dollar above the income free area, we reduce rates by A\$0.50c for singles and A\$0.25c each for couples. The income free area applies after any Work Bonus amounts. For more information, go to servicesaustralia.gov.au/income
- The Work Bonus helps eligible customers earn more income from working without reducing their pension. For more information, go to servicesaustralia.gov.au/work-bonus. Work Bonus does not apply to the transitional rate of pension.
- Customers can have assets up to a certain amount without affecting their pension. This is called the asset free area. There are different asset free areas which apply depending on customers' relationship status and their homeownership status. See our website for a full list of the asset free areas. For every A\$1,000 of additional assets above the asset free area, we reduce rates by A\$3 per fortnight for singles and A\$1.50 per fortnight each for couples. We do not include certain assets in the assets test. For more information, go to servicesaustralia.gov.au/assets

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 **payment rates outside Australia**. 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

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 Services Australia 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.

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 8am to 5pm Hobart time.

Dial the number shown without any international or country codes before it.

| | |
|----------------------|-------------------------|
| Austria | 0800 295 165 |
| Canada | 1888 2557 493 |
| China (North)* | 10 800 6100 427 |
| China (South)* | 10 800 2611 309 |
| Denmark | 8088 3556 |
| Germany | 0800 180 2482 |
| Greece | 0080 0611 26209 |
| India | 000 800 61 01098 |
| Indonesia | 001 803 61 035 |
| Ireland | 1800 200 333 |
| Italy | 800 781 977 |
| Korea Republic | 003 081 32326 |
| Netherlands | 0800 0224 364 |
| New Zealand | 0800 441 248 |
| Philippines | 1800 1611 0046 |
| Poland | 00 800 6111 220 |
| Portugal | 800 861 122 |
| Singapore | 800 6167 015 |
| Spain | 900 951 547 |
| Thailand | 001 800 611 4136 |
| Turkey | 00 800 6190 5703 |
| United Arab Emirates | 800 061 04319 |
| United Kingdom | 0800 169 5865 |
| USA | 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.



If you're in a country that's not in the list, 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.