



Media backgrounder

Claiming Age Pension online

Q. Who can claim Age Pension online?

People of Age Pension age (men aged over 65 and women aged between 60 and 65 years, depending on their year of birth) are eligible to make a claim for Age Pension online. If seniors don't have ready access to a computer with the internet, they can use one of the many self-service computers located in Centrelink offices for customer use.

Q. Why has online claiming been introduced?

Online services, such as lodging a claim for payments via the internet, have been available to Centrelink customers receiving other payment types for some time. For example, students have been able to lodge a claim for Youth Allowance online since 2005, while families have been able to lodge Family Tax Benefit and Maternity Payment claims since 2006. As a result of feedback about improving self service options for seniors, online claims for Age Pension was introduced in March this year.

Q. What other Centrelink business can age pensioners do online?

Apart from lodging a claim for Age Pension via the Centrelink website, seniors can:

- Check when they will receive their next Centrelink payment
- Update address or bank account details
- View their income and assets summary
- View their appointments with Centrelink

Q. Are Centrelink online services for seniors difficult to use?

No. Centrelink has done a lot of work in designing easy-to-use online services for seniors. There are step-by-step processes for registering for online services, claiming a payment and updating personal details, to ensure people with even limited experience in using the internet are able to use Centrelink's online services.

Q. Is going online the only way Age Pensioners can do their Centrelink business?

No. Claiming Age Pension and updating address or bank account details online is simply another self-service option Centrelink has introduced for seniors customers, to provide them with greater choice. Customers can continue to use Centrelink call centres or visit their local office to do their Centrelink business, if those options suit them better.

Q. Can Age Pensioners report their earnings to Centrelink online?


No, this is one part of their Centrelink business that seniors cannot do online. This is because legislation requires that Centrelink assess income reported by age pensioners differently to other payment types. For age pensioners, there are two main ways in which earnings can be assessed, which doesn't happen with other Centrelink payments. Here are examples for someone who works 20 weeks a year at \$200 a week:

- Centrelink can average the earnings out over a whole year. So, we can assess them as earning $20 \times \$200 = \4000 pa (average \$76.92 pw), and hold that assessment for a whole year, or
- Centrelink can assess the full earnings, but only during the period when the customer is earning. For example, we can say they earn \$200 a week i.e. $\$200 \times 52 = \$10\,400$ pa, but we only hold that in their assessment for the 20 weeks when they are actually earning it. The rest of the year they go back on full rate, subject to their other income.

These methods mean Centrelink can assess income using the option that best suits individual customers, allowing them to keep more of their Age Pensions. The best option depends on a lot of factors, such as amount of wages, period of earnings, and customer preferences. The complexity of these reporting requirements means it must be done by Centrelink staff.

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Q. Is the information people send to Centrelink through the internet secure?

Yes. All of Centrelink's online services are provided in a secure environment. When customers register for online services, they are given a password to ensure their information is protected each time they log in and out of Centrelink's online services.

Q. What is the process for claiming online?

To claim Age Pension online follow these simple steps:

1. Go to **www.centrelink.gov.au** and select online services.
2. Ensure you are registered for Centrelink self service—
 - To register you will need some basic personal details and your Customer Reference Number (CRN) if you know it.
 - Once registered you can Logon.
3. Select Apply for a Payment>Make a Claim from the menu.
4. Answer the claim questions. Have your bank account and tax file number handy. You can save and exit the claim at any time, but you should complete it within 14 days.

You then need to review your answers, submit the claim—a screen will appear that advises what you must do to complete this claim process. Details will include any verification documents and forms you need to provide.

Q. What support is there for people who experience difficulties when trying to claim Age Pension online?

Centrelink staff can sit down to give seniors a “tour” of the self service options during a face-to-face meeting in one of our offices. Staff can guide seniors through the Centrelink website, explain how to register for self service and help identify what options will be most useful and convenient to them.

Q. Where can people get more information about claiming Age Pension online?

People wanting more information about claiming Age Pension online can visit their local Centrelink Customer Service Centre, call **13 2300** or logon to the Centrelink website at **www.centrelink.gov.au**