

Lb 3 Regents Park Dc NSW 2143

ATTACHMENT A

CLK2LETTERB161993781001

Customer Reference Number:



Australian Government
Department of Human Services

centrelink

06 March 2013

Dear I

Your payments are going to be income managed

We are writing to you about Income Management and what this means for you. Your payments will not reduce but the way you receive them will change.

What this means for you

Income Management is a way for us to work with you to help you manage your money.
This means:

- part of your payment will be used to pay for things you or your family need like rent, food and clothing
- we can pay these expenses directly to a store or business for you
- 50 per cent of your fortnightly payments and 100 per cent of advances and lump sum payments will be income managed, and
- the rest will be paid to you in the usual way.

Why you are being income managed

Your payments will be income managed because you are aged under 25 and have been receiving a payment for three out of the last six months.

What you need to do

You need to contact us before 03 April 2013 so we can talk with you about Income Management and how it will work for you.

When you contact us we will talk about what your income managed money can and cannot be spent on. It may be helpful to have copies of any bills or receipts that show details of your regular expenses, such as:

- rent/mortgage
- clothing
- power/gas
- telephone
- food
- health expenses, and
- school expenses such as the School Meals Program.

This is a request notice made under social security law.

What you must also tell us

- **Travel outside Australia:** Tell us before you leave. If you want to know how your payment and/or cards will be affected while you are away, we recommend you contact us approximately six weeks before your departure where possible. Please note you must also tell us if you are going to Norfolk Island.
- **Compensation:** Tell us within seven days if you and/or your partner will receive, have received or are likely to receive compensation.
- **Bank account:** Tell us if you close, change or can no longer use the account your payments are sent to.

How to tell us

You can tell us about these changes via Self Service (online or phone), in writing (fax or post) or by visiting one of our Service Centres.

Not telling us or giving false or misleading information is a serious offence.

If you are not sure about the information you need to provide, please contact us as soon as possible.

Contact information



1800 132 594* or

13 1202* for languages other than English
Monday to Friday 8.00am — 5.00pm

Please quote customer reference number

* Call charges apply for '13' numbers and may apply for
'1800' numbers.



Your local Service Centre:



Monday to Friday 8.00am to 4.30pm

humanservices.gov.au



CLK2LETTERB160742093001

Customer Reference Number:



Australian Government
Department of Human Services

centrelink

05 February 2013

Dear

You have been granted an exemption from Income Management

We spoke to you recently about Income Management and what it means for you.

Your request for an exemption has been granted from 05 February 2013 to 05 February 2014.

If you do not agree with a decision we have made

This letter is a notice of decision under social security law. If you think the decision to not income manage your payments is wrong, contact us. There is also information on the back of the letter about what you need to do to ask us to review this decision.

What this means for you

- Your payments will not be income managed from 05 February 2013 to 05 February 2014.
- If you want this exemption to stop and your payments to be income managed, please contact us within 14 days from the date on this letter.
- When your exemption has ended you need to talk to us about whether you want to continue being exempt from Income Management.

We will no longer be paying expenses from your income managed money. You can talk to us about the available options you have for paying your regular expenses.

Your current Income Management account balance is \$29.95.

Additional information

If you would like help to pay some of your expenses, you can talk to us about Centrepay or Voluntary Income Management. Centrepay is a free direct bill paying service available to customers who receive a payment.

If you would like to have your payments income managed, you can volunteer for Income Management. You can get an incentive payment of \$250.00 for every 26 continuous weeks you volunteer for Income Management.

If you would like more information about Centrepay or Voluntary Income Management, please go to

humanservices.gov.au or contact us.

If you want help managing your money like family budgeting, saving for something or managing your debt, we can refer you to Financial Management Services or Commonwealth Financial Counselling Services. These services are free and confidential. To find out more about the services available in your area, call us on **1800 132 594**.

What you must tell us

If you stop studying full time you will need to notify us within **14 days**.

Information you should know

If you have any questions or would like more information, go to **humanservices.gov.au** or call us on **1800 132 594**. Please note call charges may apply when you call us from mobile phones.

Yours sincerely

Manager

Your reference number is

This is an information notice given under social security law or under the *Student Assistance Act 1973* if it relates to an ABSTUDY or Assistance for Isolated Children payment.

Your rights

If you do not agree with a decision we have made:

- Contact us so we can check the details and explain the decision.
- Contact us and ask for a review of the decision. We will change it if it is wrong.
- Go to the Social Security Appeals Tribunal if you disagree with the review officer's decision.
- Go to the Administrative Appeals Tribunal if you disagree with the Social Security Appeals Tribunal's decision.

All of the above are free of charge.

If you disagree with a decision, contact us as soon as possible. It is important to ask for a review within 13 weeks of being notified about the decision. If your request for a review is more than 13 weeks after being notified and the decision can be changed, you may only receive your entitlement from the date you requested the review.

There is no time limit for a review of a decision about money you owe us. However you may have to pay back the money while the decision is being reviewed.

Your right to privacy

Your personal information is protected by law and can only be released to someone else in special circumstances, where Commonwealth legislation authorises or requires, or where you give your permission. The law does, however, allow us to check the information you provide with other organisations to ensure you are being paid correctly. If you have concerns about your personal information, you can:

- Call us or come in to one of our Service Centres and ask to speak to a Privacy Officer. We can tell you about your rights if you wish to see and amend your information under the *Freedom of Information Act 1982*.
- Go to our website humanservices.gov.au/privacy and access our factsheet titled *Your Right to Privacy*.

To comment on our service

- To comment on the quality of service you received from us go to our website humanservices.gov.au/feedback
- If you have a concern that our Customer Relations staff have not resolved to your satisfaction, you can call the Commonwealth Ombudsman on 1300 362 072*.

What you must tell us

You must tell us within 14 days (28 days if living outside Australia) if any of the changes listed below happen or are likely to happen to you and/or your partner (if you have one). If you get a Reporting and Income Statement, report your earnings or changes in circumstances on your reporting day.

- **Income:** Your or your partner's gross income changes. Changes means your income starts, stops, recommences or amounts vary. Gross income includes, but is not limited to:
 - **Earnings:** Employment income; if you voluntarily salary sacrifice earnings into a superannuation fund; paid leave such as annual, long service or sick leave, sick or accident insurance; or commissions, director's fees and non-cash fringe benefits from your employer.
 - **Business:** Net profit from sole trader or business operation, private company or trust that you control; director's fees, dividends and distributions; or any new involvement or changes to your involvement in a business, company or trust.

- **Pensions and annuities:** An income stream from an allocated, lifetime or term pensions and annuities, defined benefit pensions or income streams or pensions from other countries.
- **Other income:** Income from rent, boarders or lodgers, lump sum payments, one-off payments, other regular payments, regular gifts or allowances, other government payments, matured life insurance policies, fringe benefits, or any other income from any source (including income from other countries).
- **Financial Investments:** Financial investments attract deemed income. Tell us if there is a change of \$2,000 or more to the value of your and/or your partner's combined financial investments. Including but not limited to buying and selling shares or managed investments, receiving any bonus shares, changes to bank account balances, changes to details of loans made or you open any new accounts.
- **Assets:** If the value of your and/or your partner's combined assessable assets change by \$1,000 or more. Changes include buying, receiving, selling or giving away assets. Assets include, but are not limited to, the value of goods, cars, boats, furniture, money, investments, real estate (including real estate in other countries), personal property, any interest in any property, trust or company, home equity conversion loans, money/loans owed and any other right or interest in any other asset (including assets in other countries).
- **Gifting assets:** When you give away any assets (including cash or investment) or sell any assets for less than market value.
- **Start or stop work:** Including unpaid or voluntary work, seasonal work, any form of profession, trade, business or self-employment.
- **Sick or injured:** If you become sick or injured and cannot look for work or continue studying.
- **Change student status:** If you stop studying or apply for, or change your enrolment or study-load at school, college, university or other technical institution.
- **Leave a training course:** If you leave before it ends or are absent for any period.
- **Household:** Tell us if you marry; are in or commence a registered or de facto relationship (either opposite or same sex); reconcile with a former partner or start living with someone as their partner; separate from your partner or your partner dies; have a baby or have a child come into your care, start to share the care of a child, change the amount of time the child spends living with you or if an immediate family member dies.
- **Maintenance:** If you start to get child support/maintenance or the amount you get changes.
- **Child Under 22:** (even if the change is temporary) Leaves home, is granted a pension, benefit or allowance, leaves or decides to leave Australia or returns to Australia after travelling overseas, stops being a full-time student, starts working or has increased income, goes to prison, is admitted to a psychiatric institution or turns 16.
- **Address:** Tell us when you change your residential or postal address. If your mail is returned to us because you are not at your address your payments may stop.
- **Rent Assistance:** (if you get Rent Assistance) Tell us if you stop paying rent or the amount of rent changes, start or stop sharing your accommodation or start to pay rent to a State, Territory or Commonwealth Housing Authority.
- **Telephone:** Have a telephone or the telephone is no longer in your name.
- **Prison:** If you are sent to prison or charged with an offence and are in custody on remand.
- **Admission into Institution:** If you are admitted to an institution.

What you must also tell us

- **Travel outside Australia:** Tell us before you leave. If you want to know how your payment and/or cards will be affected while you are away, we recommend you contact us approximately six weeks before your departure where possible. Please note you must also tell us if you are going to Norfolk Island.
- **Compensation:** Tell us within seven days if you and/or your partner will receive, have received or are likely to receive compensation.
- **Bank account:** Tell us if you close, change or can no longer use the account your payments are sent to.

How to tell us

You can tell us about these changes via Self Service (online or phone), in writing (fax or post) or by visiting one of our Service Centres.

Not telling us or giving false or misleading information is a serious offence.

If you are not sure about the information you need to provide, please contact us as soon as possible.

Contact information



1800 132 594* or

13 1202* for languages other than English
Monday to Friday 8.00am — 5.00pm

Please quote customer reference number

* Call charges apply for '13' numbers and may apply for '1800' numbers.



Your local Service Centre:

Tcg Building
Level 6 80 Mitchell Street
Darwin NT 0800

Monday to Friday 8.00am — 4.45pm



humanservices.gov.au

Lb 3 Regents Park Dc NSW 2143

ATTACHMENT C

CLK2LETTERS196765379001

Customer Reference Number: :



Australian Government
Department of Human Services

centrelink

09 January 2013

Dear

Your payments are now being income managed

We sent you a letter on 12 December 2012 asking you to talk to us about your payments being income managed. As we have not heard from you, a decision has been made to income manage your payments from 09 January 2013.

Why you are being income managed

Your payments will be income managed because you are aged over 25 and have been receiving a payment for 12 months out of the last two years.

What this means for you

Income Management is a way for us to work with you to help you manage your money.

This means:

- part of your payment will be used to pay for things you or your family need like rent, food and clothing
- we can pay these expenses directly to a store or business for you
- 50 per cent of your fortnightly payments and 100 per cent of advances and lump sum payments will be income managed, and
- the rest will be paid to you in the usual way.

If you do not agree with a decision we have made

This letter is a notice of decision under social security law. If you think the decision to income manage your payments is wrong, contact us. There is also information on the back of the letter about what you need to do to ask us to review this decision.

What you need to do

You need to contact us by **06 February 2013** so we can talk with you about Income Management and how it will work for you.

When you contact us we will talk about what your income managed money can and cannot be spent on. It may be helpful to have copies of any bills or receipts that show details of your regular expenses, such as:

- rent/mortgage
- clothing
- power/gas
- telephone
- food
- health expenses, and
- school expenses such as the School Meals Program.

If you do not contact us

If you do not contact us by **06 February 2013** your payments may be stopped.

You can apply for an exemption from Income Management

If you believe your payments should not be income managed you can apply for an exemption if you:

- are a full-time student
- are a student apprentice
- are in regular paid employment
- are participating in an approved Centrelink exemption activity, or
- have dependent children who are participating in approved activities.

If you would like to talk to us about your options for exemption, please contact us.

Your expenses

Please call us on **1800 132 594** to discuss how you would like your income managed money to be used to pay your expenses like rent, food and clothing.

BasicsCard

The BasicsCard is a reusable, Personal Identification Number (PIN) protected card that allows you to use your income managed money via the Electronic Funds Transfer at Point Of Sale (EFTPOS) system at stores and businesses that accept BasicsCards. If you want a BasicsCard to use your income managed money, you will need to visit one of our Service Centres.

Income Management self service options

You can use Centrelink self service to:

- check your Income Management account balance
- check your BasicsCard account balance
- view your transaction history, and
- transfer funds to your BasicsCard.

You can register and access Centrelink self service by going online to humanservices.gov.au or by calling **136 240**. If you would like to receive our letters online instead of in the post, please go to humanservices.gov.au/centrelinkonlineletters and register.

Additional information

You may be able to get a Matched Savings Scheme Payment. This means for each dollar you save in your personal bank account we may match that amount, up to a maximum of **\$500.00**. If you want more information about the Matched Savings Scheme Payment, go to humanservices.gov.au or contact us.

If you want help managing your money like family budgeting, saving for something or managing your debt, we can refer you to Financial Management Services or Commonwealth Financial Counselling Services. These services are free and confidential. To find out more about the services available in your area, call us on **1800 132 594**.

If you need an interpreter

If you would like to speak to us in your own language, please call 131 202 to arrange for an interpreter to be available.

Bringing someone with you

You can have another person to support you when you talk to us such as a friend, relative, your nominee or adviser.

Information you should know

If you have any questions or would like more information, go to humanservices.gov.au or call us on 1800 132 594. Please note call charges may apply when you call us from mobile phones.

Yours sincerely



Your reference number is .

This is an information notice given under social security law or under the *Student Assistance Act 1973* if it relates to an ABSTUDY or Assistance for Isolated Children payment.

Your rights

If you do not agree with a decision we have made:

- Contact us so we can check the details and explain the decision.
- Contact us and ask for a review of the decision. We will change it if it is wrong.
- Go to the Social Security Appeals Tribunal if you disagree with the review officer's decision.
- Go to the Administrative Appeals Tribunal if you disagree with the Social Security Appeals Tribunal's decision.

All of the above are free of charge.

If you disagree with a decision, contact us as soon as possible. It is important to ask for a review within 13 weeks of being notified about the decision. If your request for a review is more than 13 weeks after being notified and the decision can be changed, you may only receive your entitlement from the date you requested the review.

There is no time limit for a review of a decision about money you owe us. However you may have to pay back the money while the decision is being reviewed.

Your right to privacy

Your personal information is protected by law and can only be released to someone else in special circumstances, where Commonwealth legislation authorises or requires, or where you give your permission. The law does, however, allow us to check the information you provide with other organisations to ensure you are being paid correctly. If you have concerns about your personal information, you can:

- Call us or come in to one of our Service Centres and ask to speak to a Privacy Officer. We can tell you about your rights if you wish to see and amend your information under the *Freedom of Information Act 1982*.
- Go to our website humanservices.gov.au/privacy and access our factsheet titled *Your Right to Privacy*.

To comment on our service

- To comment on the quality of service you received from us go to our website humanservices.gov.au/feedback
- If you have a concern that our Customer Relations staff have not resolved to your satisfaction, you can call the Commonwealth Ombudsman on 1300 362 072*.

What you must tell us

You must tell us within 14 days (28 days if living outside Australia) if any of the changes listed below happen or are likely to happen to you and/or your partner (if you have one). If you get a Reporting and Income Statement, report your earnings or changes in circumstances on your reporting day.

- **Income:** Your or your partner's gross income changes.

Changes means your income starts, stops, recommences or amounts vary. Gross income includes, but is not limited to:

- **Earnings:** Employment income; if you voluntarily salary sacrifice earnings into a superannuation fund; paid leave such as annual, long service or sick leave, sick or accident insurance; or commissions, director's fees and non-cash fringe benefits from your employer.
- **Business:** Net profit from sole trader or business operation, private company or trust that you control; director's fees, dividends and distributions; or any new involvement or changes to your involvement in a business, company or trust.

- **Pensions and annuities:** An income stream from an allocated, lifetime or term pensions and annuities, defined benefit pensions or income streams or pensions from other countries.
- **Other income:** Income from rent, boarders or lodgers, lump sum payments, one-off payments, other regular payments, regular gifts or allowances, other government payments, matured life insurance policies, fringe benefits, or any other income from any source (including income from other countries).
- **Financial Investments:** Financial investments attract deemed income. Tell us if there is a change of \$2,000 or more to the value of your and/or your partner's combined financial investments. Including but not limited to buying and selling shares or managed investments, receiving any bonus shares, changes to bank account balances, changes to details of loans made or you open any new accounts.
- **Assets:** If the value of your and/or your partner's combined assessable assets change by \$1,000 or more. Changes include buying, receiving, selling or giving away assets. Assets include, but are not limited to, the value of goods, cars, boats, furniture, money, investments, real estate (including real estate in other countries), personal property, any interest in any property, trust or company, home equity conversion loans, money/loans owed and any other right or interest in any other asset (including assets in other countries).
- **Gifting assets:** When you give away any assets (including cash or investment) or sell any assets for less than market value.
- **Start or stop work:** Including unpaid or voluntary work, seasonal work, any form of profession, trade, business or self-employment.
- **Sick or injured:** If you become sick or injured and cannot look for work or continue studying.
- **Change student status:** If you stop studying or apply for, or change your enrolment or study-load at school, college, university or other technical institution.
- **Leave a training course:** If you leave before it ends or are absent for any period.
- **Household:** Tell us if you marry; are in or commence a registered or de facto relationship (either opposite or same sex); reconcile with a former partner or start living with someone as their partner; separate from your partner or your partner dies; have a baby or have a child come into your care, start to share the care of a child, change the amount of time the child spends living with you or if an immediate family member dies.
- **Maintenance:** If you start to get child support/maintenance or the amount you get changes.
- **Child Under 22:** (even if the change is temporary) Leaves home, is granted a pension, benefit or allowance, leaves or decides to leave Australia or returns to Australia after travelling overseas, stops being a full-time student, starts working or has increased income, goes to prison, is admitted to a psychiatric institution or turns 16.
- **Address:** Tell us when you change your residential or postal address. If your mail is returned to us because you are not at your address your payments may stop.
- **Rent Assistance:** (if you get Rent Assistance) Tell us if you stop paying rent or the amount of rent changes, start or stop sharing your accommodation or start to pay rent to a State, Territory or Commonwealth Housing Authority.
- **Telephone:** Have a telephone or the telephone is no longer in your name.
- **Prison:** If you are sent to prison or charged with an offence and are in custody on remand.
- **Admission into institution:** If you are admitted to an institution.

What you must also tell us

- **Travel outside Australia:** Tell us before you leave. If you want to know how your payment and/or cards will be affected while you are away, we recommend you contact us approximately six weeks before your departure where possible. Please note you must also tell us if you are going to Norfolk Island.
- **Compensation:** Tell us within seven days if you and/or your partner will receive, have received or are likely to receive compensation.
- **Bank account:** Tell us if you close, change or can no longer use the account your payments are sent to.

How to tell us

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If you are not sure about the information you need to provide, please contact us as soon as possible.



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Your local Service Centre:



Monday to Friday 8.00am to 4.30pm

humanservices.gov.au

Lb 3 Regents Park Dc NSW 2143

ATTACHMENT D

CLK2LETTERB159660309001

Customer Reference Number:

COPIE



Australian Government
Department of Human Services

centrelink

14 January 2013

Dear

Your payments are now being income managed

We spoke to you recently about Income Management and what it means for you. A decision has been made to income manage your payments from 14 January 2013.

Why you are being income managed

Your payments will be income managed because you are aged over 25 and have been receiving a payment for 12 months out of the last two years.

You can apply for an exemption from Income Management

If you believe your payments should not be income managed you can apply for an exemption if you:

- are a full-time student
- are a student apprentice
- are in regular paid employment
- are participating in an approved Centrelink exemption activity, or
- have dependent children who are participating in approved activities.

If you would like to talk to us about your options for exemption, please contact us.

Your expenses

You have told us that you would like us to pay the below expenses from your income managed money.

Current Allocations	For	Amount	How Often	Next Payable
BasicsCard	BasicsCard Transfer	\$200.00	Fortnightly	21/01/2013

We will start paying these expenses from your next available payment. If you want to change your expenses, please call us on 1800 132 594.

If you do not agree with a decision we have made

This letter is a notice of decision under social security law. If you think the decision to income manage your payments is wrong, contact us. There is also information on the back of the letter about what you need to do to ask us to review this decision.

Your BasicsCard

You have been issued with a BasicsCard which you can use at any store or business that displays a BasicsCard sticker. To find out where BasicsCard is accepted, go to our website humanservices.gov.au or visit one of our service centres.

It is important to:

- Keep your BasicsCard and Personal Identification Number (PIN) safe and secure.
- Keep your BasicsCard with you and don't leave it with anyone.
- Call 1800 132 594 if your BasicsCard is lost or stolen. This service is available 24 hours a day.

There are many BasicsCard balance options available, including:

- BasicsCard Balance Freecall™ 1800 057 111
- Income Management Line 1800 132 594
- BasicsCard Balance Enquiry Kiosk (to find locations, go to humanservices.gov.au)
- online at humanservices.gov.au (including a mobile friendly site), and
- on your EFTPOS receipt at selected stores.

If you travel take your BasicsCard with you as there are a number of places around Australia where you can use your BasicsCard.

Income Management Self Service options

You can use Centrelink Self Service to:

- check your Income Management account balance
- check your BasicsCard account balance
- view your transaction history, and
- transfer funds to your BasicsCard.

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Additional information

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If you want help managing your money like family budgeting, saving for something or managing your debt, we can refer you to Financial Management Services or Commonwealth Financial Counselling Services. These services are free and confidential. To find out more about the services available in your area, call us on 1800 132 594.

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Your rights

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To comment on our service

- To comment on the quality of service you received from us go to our website humanservices.gov.au/feedback
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- **Income:** Your or your partner's gross income changes. Changes means your income starts, stops, recommences or amounts vary. Gross income includes, but is not limited to:
 - **Earnings:** Employment Income; If you voluntarily salary sacrifice earnings into a superannuation fund; paid leave such as annual, long service or sick leave, sick or accident insurance; or commissions, director's fees and non-cash fringe benefits from your employer.
 - **Business:** Net profit from sole trader or business operation, private company or trust that you control; director's fees, dividends and distributions; or any new involvement or changes to your involvement in a business, company or trust.

- **Pensions and annuities:** An income stream from an allocated, lifetime or term pensions and annuities, defined benefit pensions or income streams or pensions from other countries.
- **Other income:** Income from rent, boarders or lodgers, lump sum payments, one-off payments, other regular payments, regular gifts or allowances, other government payments, matured life insurance policies, fringe benefits, or any other income from any source (including income from other countries).
- **Financial Investments:** Financial investments attract deemed income. Tell us if there is a change of \$2,000 or more to the value of your and/or your partner's combined financial investments. Including but not limited to buying and selling shares or managed investments, receiving any bonus shares, changes to bank account balances, changes to details of loans made or you open any new accounts.
- **Assets:** If the value of your and/or your partner's combined assessable assets change by \$1,000 or more. Changes include buying, receiving, selling or giving away assets. Assets include, but are not limited to, the value of goods, cars, boats, furniture, money, investments, real estate (including real estate in other countries), personal property, any interest in any property, trust or company, home equity conversion loans, money/loans owed and any other right or interest in any other asset (including assets in other countries).
- **Gifting assets:** When you give away any assets (including cash or investment) or sell any assets for less than market value.
- **Start or stop work:** Including unpaid or voluntary work, seasonal work, any form of profession, trade, business or self-employment.
- **Sick or injured:** If you become sick or injured and cannot look for work or continue studying.
- **Change student status:** If you stop studying or apply for, or change your enrolment or study-load at school, college, university or other technical institution.
- **Leave a training course:** If you leave before it ends or are absent for any period.
- **Household:** Tell us if you marry; are in or commence a registered or de facto relationship (either opposite or same sex); reconcile with a former partner or start living with someone as their partner; separate from your partner or your partner dies; have a baby or have a child come into your care, start to share the care of a child, change the amount of time the child spends living with you or if an immediate family member dies.
- **Maintenance:** If you start to get child support/maintenance or the amount you get changes.
- **Child Under 22:** (even if the change is temporary) Leaves home, is granted a pension, benefit or allowance, leaves or decides to leave Australia or returns to Australia after travelling overseas, stops being a full-time student, starts working or has increased income, goes to prison, is admitted to a psychiatric institution or turns 16.
- **Address:** Tell us when you change your residential or postal address. If your mail is returned to us because you are not at your address your payments may stop.
- **Rent Assistance:** (If you get Rent Assistance) Tell us if you stop paying rent or the amount of rent changes, start or stop sharing your accommodation or start to pay rent to a State, Territory or Commonwealth Housing Authority.
- **Telephone:** Have a telephone or the telephone is no longer in your name.
- **Prison:** If you are sent to prison or charged with an offence and are in custody on remand.
- **Admission into Institution:** If you are admitted to an institution.

What you must also tell us

- **Travel outside Australia:** Tell us before you leave. If you want to know how your payment and/or cards will be affected while you are away, we recommend you contact us approximately six weeks before your departure where possible. Please note you must also tell us if you are going to Norfolk Island.
- **Compensation:** Tell us within seven days if you and/or your partner will receive, have received or are likely to receive compensation.
- **Bank account:** Tell us if you close, change or can no longer use the account your payments are sent to.

How to tell us

You can tell us about these changes via Self Service (online or phone), in writing (fax or post) or by visiting one of our Service Centres.

Not telling us or giving false or misleading information is a serious offence.

If you are not sure about the information you need to provide, please contact us as soon as possible.

Contact information



1800 132 594

13 1202 for languages other than English
Monday to Friday 8:00am – 5:00pm

Please quote customer reference number:

* Call charges apply for 13 numbers and may apply for 800 numbers



Your local Service Centre



Monday to Friday 7:45am – 4:45pm

humanservices.gov.au

Lb 3 Regents Park Dc NSW 2143

ATTACHMENT E

CLK2LETTERB160369131001

Customer Reference Number:



Australian Government
Department of Human Services

centrelink

29 January 2013

Dear

You have been granted an exemption from Income Management

We spoke to you recently about Income Management and what it means for you.

Your request for an exemption has been granted from 29 January 2013 to 29 January 2014.

If you do not agree with a decision we have made

This letter is a notice of decision under social security law. If you think the decision to not income manage your payments is wrong, contact us. There is also information on the back of the letter about what you need to do to ask us to review this decision.

What this means for you

- Your payments will not be income managed from 29 January 2013 to 29 January 2014.
- If you want this exemption to stop and your payments to be income managed, please contact us within 14 days from the date on this letter.
- When your exemption has ended you need to talk to us about whether you want to continue being exempt from Income Management.

We will no longer be paying expenses from your income managed money. You can talk to us about the available options you have for paying your regular expenses.

Your current Income Management account balance is **\$689.30**.

The money in your Income Management account will be paid to you in fortnightly payments of **\$200.00**. This will continue until there is no money left in your Income Management account.

Please note: Your balance may change if there are any regular expenses that still need to be paid.

Additional information

If you would like help to pay some of your expenses, you can talk to us about Centrepay or Voluntary Income Management. Centrepay is a free direct bill paying service available to customers who receive a payment.

If you would like to have your payments income managed, you can volunteer for Income Management. You can get an incentive payment of **\$250.00** for every 26 continuous weeks you volunteer for Income Management.

If you would like more information about Centrepay or Voluntary Income Management, please go to humanservices.gov.au or contact us.

If you want help managing your money like family budgeting, saving for something or managing your debt, we can refer you to Financial Management Services or Commonwealth Financial Counselling Services. These services are free and confidential. To find out more about the services available in your area, call us on **1800 132 594**.

What you must tell us

If there are any changes to your child's care arrangements you will need to notify us **within 14 days**.

Information you should know

If you have any questions or would like more information, go to humanservices.gov.au or call us on **1800 132 594**. Please note call charges may apply when you call us from mobile phones.

Yours sincerely

Manager

Your reference number is:

This is an information notice given under social security law or under the *Student Assistance Act 1973* if it relates to an ABSTUDY or Assistance for Isolated Children payment.

Your rights

If you do not agree with a decision we have made:

- Contact us so we can check the details and explain the decision.
- Contact us and ask for a review of the decision. We will change it if it is wrong.
- Go to the Social Security Appeals Tribunal if you disagree with the review officer's decision.
- Go to the Administrative Appeals Tribunal if you disagree with the Social Security Appeals Tribunal's decision.

All of the above are free of charge.

If you disagree with a decision, contact us as soon as possible. It is important to ask for a review within 13 weeks of being notified about the decision. If your request for a review is more than 13 weeks after being notified and the decision can be changed, you may only receive your entitlement from the date you requested the review.

There is no time limit for a review of a decision about money you owe us. However you may have to pay back the money while the decision is being reviewed.

Your right to privacy

Your personal information is protected by law and can only be released to someone else in special circumstances, where Commonwealth legislation authorises or requires, or where you give your permission. The law does, however, allow us to check the information you provide with other organisations to ensure you are being paid correctly. If you have concerns about your personal information, you can:

- Call us or come in to one of our Service Centres and ask to speak to a Privacy Officer. We can tell you about your rights if you wish to see and amend your information under the *Freedom of Information Act 1982*.
- Go to our website humanservices.gov.au/privacy and access our factsheet titled *Your Right to Privacy*.

To comment on our service

- To comment on the quality of service you received from us go to our website humanservices.gov.au/feedback
- If you have a concern that our Customer Relations staff have not resolved to your satisfaction, you can call the Commonwealth Ombudsman on 1300 362 072*.

What you must tell us

You must tell us within 14 days (28 days if living outside Australia) if any of the changes listed below happen or are likely to happen to you and/or your partner (if you have one). If you get a Reporting and Income Statement, report your earnings or changes in circumstances on your reporting day.

- **Income:** Your or your partner's gross income changes. Changes means your income starts, stops, recommences or amounts vary. Gross income includes, but is not limited to:
 - **Earnings:** Employment income; if you voluntarily salary sacrifice earnings into a superannuation fund; paid leave such as annual, long service or sick leave, sick or accident insurance; or commissions, director's fees and non-cash fringe benefits from your employer.
 - **Business:** Net profit from sole trader or business operation, private company or trust that you control; director's fees, dividends and distributions; or any new involvement or changes to your involvement in a business, company or trust.

Pensions and annuities: An income stream from an allocated, lifetime or term pensions and annuities, defined benefit pensions or income streams or pensions from other countries.

Other income: Income from rent, boarders or lodgers, lump sum payments, one-off payments, other regular payments, regular gifts or allowances, other government payments, matured life insurance policies, fringe benefits, or any other income from any source (including income from other countries).

Financial Investments: Financial investments attract deemed income. Tell us if there is a change of \$2,000 or more to the value of your and/or your partner's combined financial investments. Including but not limited to buying and selling shares or managed investments, receiving any bonus shares, changes to bank account balances, changes to details of loans made or you open any new accounts.

Assets: If the value of your and/or your partner's combined assessable assets change by \$1,000 or more. Changes include buying, receiving, selling or giving away assets. Assets include, but are not limited to, the value of goods, cars, boats, furniture, money, investments, real estate (including real estate in other countries), personal property, any interest in any property, trust or company, home equity conversion loans, money/loans owed and any other right or interest in any other asset (including assets in other countries).

Gifting assets: When you give away any assets (including cash or investment) or sell any assets for less than market value.

Start or stop work: Including unpaid or voluntary work, seasonal work, any form of profession, trade, business or self-employment.

Sick or injured: If you become sick or injured and cannot look for work or continue studying.

Change student status: If you stop studying or apply for, or change your enrolment or study-load at school, college, university or other technical institution.

Leave a training course: If you leave before it ends or are absent for any period.

Household: Tell us if you marry; are in or commence a registered or de facto relationship (either opposite or same sex); reconcile with a former partner or start living with someone as their partner; separate from your partner or your partner dies; have a baby or have a child come into your care, start to share the care of a child, change the amount of time the child spends living with you or if an immediate family member dies.

Maintenance: If you start to get child support/maintenance or the amount you get changes.

Child Under 22: (even if the change is temporary) Leaves home, is granted a pension, benefit or allowance, leaves or decides to leave Australia or returns to Australia after travelling overseas, stops being a full-time student, starts working or has increased income, goes to prison, is admitted to a psychiatric institution or turns 16.

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Rent Assistance: (if you get Rent Assistance) Tell us if you stop paying rent or the amount of rent changes, start or stop sharing your accommodation or start to pay rent to a State, Territory or Commonwealth Housing Authority.

Telephone: Have a telephone or the telephone is no longer in your name.

Prison: If you are sent to prison or charged with an offence and are in custody on remand.

Admission into institution: If you are admitted to an institution.

What you must also tell us

- **Travel outside Australia:** Tell us before you leave. If you want to know how your payment and/or cards will be affected while you are away, we recommend you contact us approximately six weeks before your departure where possible. Please note you must also tell us if you are going to Norfolk Island.
- **Compensation:** Tell us within seven days if you and/or your partner will receive, have received or are likely to receive compensation.
- **Bank account:** Tell us if you close, change or can no longer use the account your payments are sent to.

How to tell us

You can tell us about these changes via Self Service (online or phone), in writing (fax or post) or by visiting one of our Service Centres.

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13 1202* for languages other than English
Monday to Friday 8.00am — 5.00pm

Please quote customer reference number

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Your local Service Centre:



Monday to Friday 8.00am — 4.45pm

humanservices.gov.au

CLK2LETTERS198199365001

Customer Reference Number:



Australian Government
Department of Human Services

centrelink

04 February 2013

Dear [redacted]

Your payments are now being income managed

We spoke to you recently about Income Management and what this means for you. A decision has been made to income manage your payments from 04 February 2013 to 30 January 2014.

Why you are being income managed

On 31 January 2013, you were assessed by one of our social workers, [redacted], who decided that you are in a vulnerable situation. A vulnerable situation means:

- you are having trouble managing your money
- other people are using your money when you don't want this to happen
- you are showing difficulties in caring for yourself, or
- you are homeless or at risk of becoming homeless.

[redacted] has also decided that your current circumstance is making it harder for you to pay for rent, food and other expenses. To help you, your payments will be income managed.

Your expenses

You have told us that you would like us to pay the below expenses from your income managed money.

Current Allocations	For	Amount	How Often	Next Payable
MOURAD'S PHARMACY	Income Managed Expense	\$6.00	4-Weekly	20/02/2013
BasicsCard	BasicsCard Transfer	\$22.30	Fortnightly	07/02/2013
CANTERBURY BANKSTOWN YOUTH SERVICES	UNR-IM Indig Short-Term House	\$200.00	Fortnightly	06/02/2013

We will start paying these expenses from your next available payment. If you want to change your expenses, please call us on 1800 132 594.

If you do not agree with a decision we have made

This letter is a notice of decision under social security law. If you think the decision to income manage your payments is wrong, contact us. There is also information on the back of the letter about what you need to do to ask us to review this decision.

Your BasicsCard

You have been issued with a BasicsCard which you can use at any store or business that displays a BasicsCard sticker. To find out where BasicsCard is accepted, go to our website humanservices.gov.au or visit one of our service centres.

It is important to:

- Keep your BasicsCard and Personal Identification Number (PIN) safe and secure.
- Keep your BasicsCard with you and don't leave it with anyone.
- Call **1800 132 594** if your BasicsCard is lost or stolen. This service is available 24 hours a day.

There are many BasicsCard balance options available, including:

- BasicsCard Balance Freecall™ **1800 057 111**
- Income Management Line **1800 132 594**
- BasicsCard Balance Enquiry Kiosk (to find locations, go to humanservices.gov.au)
- online at humanservices.gov.au (including a mobile friendly site), and
- on your EFTPOS receipt at selected stores.

If you travel take your BasicsCard with you as there are a number of places around Australia where you can use your BasicsCard.

Income Management Self Service options

You can use Centrelink Self Service to:

- check your Income Management account balance
- check your BasicsCard account balance
- view your transaction history, and
- transfer funds to your BasicsCard.

You can register and access Centrelink self service by going online to our website humanservices.gov.au or by calling **136 240**. If you would like to receive our letters online instead of in the post, please go to our website humanservices.gov.au/centrelinkonlineletters and register.

Additional information

You may be able to get a Matched Savings Scheme Payment. This means for each dollar you save in your personal bank account we may match that amount, up to a maximum of **\$500.00**. If you want more information about the Matched Savings Scheme Payment, go to our website humanservices.gov.au or contact us.

If you want help managing your money like family budgeting, saving for something or managing your debt, we can refer you to Financial Management Services or Commonwealth Financial Counselling Services. These services are free and confidential. To find out more about the services available in your area, call us on **1800 132 594**.

Information you should know

If your situation has changed and you believe you are able to look after your needs without your payments being income managed, you can contact [redacted] on [redacted] to talk about your situation.

If you have any questions or would like more information, go to our website humanservices.gov.au or call us on **1800 132 594**. Please note call charges may apply when you call us from mobile phones.

Yours sincerely

[redacted]
[redacted]

Your reference number is

This is an information notice given under social security law or under the *Student Assistance Act 1973* if it relates to an ABSTUDY or Assistance for Isolated Children payment.

Your rights

If you do not agree with a decision we have made:

- Contact us so we can check the details and explain the decision.
- Contact us and ask for a review of the decision. We will change it if it is wrong.
- Go to the Social Security Appeals Tribunal if you disagree with the review officer's decision.
- Go to the Administrative Appeals Tribunal if you disagree with the Social Security Appeals Tribunal's decision.

All of the above are free of charge.

If you disagree with a decision, contact us as soon as possible. It is important to ask for a review within 13 weeks of being notified about the decision. If your request for a review is more than 13 weeks after being notified and the decision can be changed, you may only receive your entitlement from the date you requested the review.

There is no time limit for a review of a decision about money you owe us. However you may have to pay back the money while the decision is being reviewed.

Your right to privacy

Your personal information is protected by law and can only be released to someone else in special circumstances, where Commonwealth legislation authorises or requires, or where you give your permission. The law does, however, allow us to check the information you provide with other organisations to ensure you are being paid correctly. If you have concerns about your personal information, you can:

- Call us or come in to one of our Service Centres and ask to speak to a Privacy Officer. We can tell you about your rights if you wish to see and amend your information under the *Freedom of Information Act 1982*.
- Go to our website humanservices.gov.au/privacy and access our factsheet titled *Your Right to Privacy*.

To comment on our service

- To comment on the quality of service you received from us go to our website humanservices.gov.au/feedback
- If you have a concern that our Customer Relations staff have not resolved to your satisfaction, you can call the Commonwealth Ombudsman on 1300 362 072*.

What you must tell us

You must tell us within 14 days (28 days if living outside Australia) if any of the changes listed below happen or are likely to happen to you and/or your partner (if you have one). If you get a Reporting and Income Statement, report your earnings or changes in circumstances on your reporting day.

- **Income:** Your or your partner's gross income changes. Changes means your income starts, stops, recommences or amounts vary. Gross income includes, but is not limited to:
 - **Earnings:** Employment income; if you voluntarily salary sacrifice earnings into a superannuation fund; paid leave such as annual, long service or sick leave, sick or accident insurance; or commissions, director's fees and non-cash fringe benefits from your employer.
 - **Business:** Net profit from sole trader or business operation, private company or trust that you control; director's fees, dividends and distributions; or any new involvement or changes to your involvement in a business, company or trust.

- **Pensions and annuities:** An income stream from an allocated, lifetime or term pensions and annuities, defined benefit pensions or income streams or pensions from other countries.
- **Other Income:** Income from rent, boarders or lodgers, lump sum payments, one-off payments, other regular payments, regular gifts or allowances, other government payments, matured life insurance policies, fringe benefits, or any other income from any source (including income from other countries).
- **Financial Investments:** Financial investments attract deemed income. Tell us if there is a change of \$2,000 or more to the value of your and/or your partner's combined financial investments. Including but not limited to buying and selling shares or managed investments, receiving any bonus shares, changes to bank account balances, changes to details of loans made or you open any new accounts.
- **Assets:** If the value of your and/or your partner's combined assessable assets change by \$1,000 or more. Changes include buying, receiving, selling or giving away assets. Assets include, but are not limited to, the value of goods, cars, boats, furniture, money, investments, real estate (including real estate in other countries), personal property, any interest in any property, trust or company, home equity conversion loans, money/loans owed and any other right or interest in any other asset (including assets in other countries).
- **Gifting assets:** When you give away any assets (including cash or investment) or sell any assets for less than market value.
- **Start or stop work:** Including unpaid or voluntary work, seasonal work, any form of profession, trade, business or self-employment.
- **Sick or injured:** If you become sick or injured and cannot look for work or continue studying.
- **Change student status:** If you stop studying or apply for, or change your enrolment or study-load at school, college, university or other technical institution.
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- **Address:** Tell us when you change your residential or postal address. If your mail is returned to us because you are not at your address your payments may stop.
- **Rent Assistance:** (if you get Rent Assistance) Tell us if you stop paying rent or the amount of rent changes, start or stop sharing your accommodation or start to pay rent to a State, Territory or Commonwealth Housing Authority.
- **Telephone:** Have a telephone or the telephone is no longer in your name.
- **Prison:** If you are sent to prison or charged with an offence and are in custody on remand.
- **Admission into institution:** If you are admitted to an institution.

What you must also tell us

- **Travel outside Australia:** Tell us before you leave. If you want to know how your payment and/or cards will be affected while you are away, we recommend you contact us approximately six weeks before your departure where possible. Please note you must also tell us if you are going to Norfolk Island.
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Contact information



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humanservices.gov.au

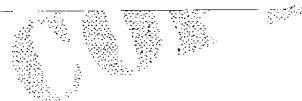
Lb 3 Regents Park Dc NSW 2143



CLK2LETTERB162007034001

ATTACHMENT G

Customer Reference Number: 4



Australian Government
Department of Human Services

centrelink

06 March 2013

Dear .

**Your Income Management and BasicsCard Statement for the period
18 February 2013 to 05 March 2013**

This is your Income Management Statement. It will be sent to you every 3 months and also when your Income Management and BasicsCard account is closed.

The statement shows for the period from 18 February 2013 to 05 March 2013, your:

- Income Management regular expense, and
- transaction history details for Income Management and BasicsCard.

Important information

Please check the information on the statement carefully and tell us if any information is wrong. We recommend you keep this statement for your records.

This is an information notice given under social security law.

Your balances

Income Management Account balance as at 18 February 2013	\$0.00
Income Management Account balance as at 05 March 2013	\$0.84
BasicsCard balance as at 18 February 2013	\$103.12
BasicsCard balance as at 05 March 2013	\$61.51

Information you should know

If you have any questions or would like more information, go to our website humanservices.gov.au or call us on 1800 132 594. Please note call charges may apply when you call us from mobile phones.

Yours sincerely

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Your rights

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- Contact us so we can check the details and explain the decision.
- Contact us and ask for a review of the decision. We will change it if it is wrong.
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 - **Business:** Net profit from sole trader or business operation, private company or trust that you control; director's fees, dividends and distributions; or any new involvement or changes to your involvement in a business, company or trust.
 - **Pensions and annuities:** An income stream from an allocated, lifetime or term pensions and annuities; defined benefit pensions or income streams or pensions from other countries.
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• **Gifting assets:** When you give away any assets (including cash or investment) or sell any assets for less than market value.

• **Start or stop work:** Including unpaid voluntary work, seasonal work, any form of profession, trade, business or self-employment.

• **Sick or injured:** If you become sick or injured and cannot look for work or continue studying.

• **Change student status:** If you stop studying or apply for, or change your enrolment or study-load at school, college, university or other technical institution.

• **Leave a training course:** If you leave before it ends or are absent for any period.

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What you must also tell us

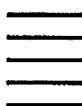
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Please quote customer reference number.

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Your local Service Centre:



Monday to Friday 8.00am to 4.30pm

humanservices.gov.au

Transaction history: INCOME MANAGEMENT ACCOUNT

Date	Description	Debit	Credit	Balance
25 Feb 13	Family Tax Benefit		\$59.84	\$59.84
26 Feb 13	BasicsCard BasicsCard Transfer	\$59.00		\$0.84

Transaction history: BASICSCARD

Date	Description	Debit	Credit
19 Feb 13	KINTORE STORE	\$81.41	
19 Feb 13	KINTORE STORE	\$19.20	
26 Feb 13	Centrelink		\$59.00



Lb 3 Regents Park Dc NSW 2143

ATTACHMENT H

CLK2LETTERB160045052001

Customer Reference Number:



Australian Government
Department of Human Services

centrelink

21 January 2013

Dear I

Changes to your income managed payments

Your payments are currently being income managed and we have been paying some expenses on your behalf.

, one of our social workers, decided that you were to be income managed from 17 February 2012 to 17 February 2013. As this will soon end, one of our social workers will be reviewing your circumstances and may decide that your payments should continue to be income managed. You will receive a letter from us if this happens, otherwise your payments will stop being income managed on 18 February 2013.

What this means for you

- All of your payments will be paid to you.
- Your rent, food and other expenses will no longer be paid from your income managed money.
- Any expenses being paid through Centrepay will continue, until you tell us to stop.
- You will not be able to use your BasicsCard after 19 April 2013.

What you need to do

It is important that you contact us so we can let you know what will happen to any income managed money you have left in your account. We will talk to you about the available options you have for paying your regular expenses.

If you do not agree with a decision we have made

This letter is a notice of decision under social security law. If you think the decision to stop income managing your payments is wrong, contact us. There is also information on the back of the letter about what you need to do to ask us to review this decision.

Additional information

If you would like help to pay some of your expenses, you can talk to us about Centrepay or Voluntary Income Management. Centrepay is a free direct bill paying service available to customers who receive a payment.

If you would like to have your payments income managed, you can volunteer for Income Management. You can get an incentive payment of **\$250.00** for every 26 continuous weeks you volunteer for Income Management.

If you would like more information about Centrepay or Voluntary Income Management, please go to

humanservices.gov.au or contact us.

If you want help managing your money like family budgeting, saving for something or managing your debt, we can refer you to Financial Management Services or Commonwealth Financial Counselling Services. These services are free and confidential. To find out more about the services available in your area, call us on **1800 132 594**.

If you need an interpreter

If you would like to speak to us in your own language, please call **131 202** to arrange for an interpreter to be available.

Bringing someone with you

You can have another person to support you when you talk to us such as a friend, relative, your nominee or adviser.

Information you should know

If you have any questions or would like more information, go to **humanservices.gov.au** or call us on **1800 132 594**. Please note call charges may apply when you call us from mobile phones.

Yours sincerely

Your reference number is

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Your rights

If you do not agree with a decision we have made:

- Contact us so we can check the details and explain the decision.
- Contact us and ask for a review of the decision. We will change it if it is wrong.
- Go to the Social Security Appeals Tribunal if you disagree with the review officer's decision.
- Go to the Administrative Appeals Tribunal if you disagree with the Social Security Appeals Tribunal's decision.

All of the above are free of charge.

If you disagree with a decision, contact us as soon as possible. It is important to ask for a review within 13 weeks of being notified about the decision. If your request for a review is more than 13 weeks after being notified and the decision can be changed, you may only receive your entitlement from the date you requested the review.

There is no time limit for a review of a decision about money you owe us. However you may have to pay back the money while the decision is being reviewed.

Your right to privacy

Your personal information is protected by law and can only be released to someone else in special circumstances, where Commonwealth legislation authorises or requires, or where you give your permission. The law does, however, allow us to check the information you provide with other organisations to ensure you are being paid correctly. If you have concerns about your personal information, you can:

- Call us or come in to one of our Service Centres and ask to speak to a Privacy Officer. We can tell you about your rights if you wish to see and amend your information under the *Freedom of Information Act 1982*.
- Go to our website humanservices.gov.au/privacy and access our factsheet titled *Your Right to Privacy*.

To comment on our service

- To comment on the quality of service you received from us go to our website humanservices.gov.au/feedback
- If you have a concern that our Customer Relations staff have not resolved to your satisfaction, you can call the Commonwealth Ombudsman on 1300 362 072*.

What you must tell us

You must tell us within 14 days (28 days if living outside Australia) if any of the changes listed below happen or are likely to happen to you and/or your partner (if you have one). If you get a Reporting and Income Statement, report your earnings or changes in circumstances on your reporting day.

- **Income:** Your or your partner's gross income changes.

Changes means your income starts, stops, recommences or amounts vary. Gross income includes, but is not limited to:

- **Earnings:** Employment income; if you voluntarily salary sacrifice earnings into a superannuation fund; paid leave such as annual, long service or sick leave, sick or accident insurance; or commissions, director's fees and non-cash fringe benefits from your employer.
- **Business:** Net profit from sole trader or business operation, private company or trust that you control; director's fees, dividends and distributions; or any new involvement or changes to your involvement in a business, company or trust.

- **Pensions and annuities:** An income stream from an allocated, lifetime or term pensions and annuities, defined benefit pensions or income streams or pensions from other countries.
- **Other income:** Income from rent, boarders or lodgers, lump sum payments, one-off payments, other regular payments, regular gifts or allowances, other government payments, matured life insurance policies, fringe benefits, or any other income from any source (including income from other countries).
- **Financial Investments:** Financial investments attract deemed income. Tell us if there is a change of \$2,000 or more to the value of your and/or your partner's combined financial investments. Including but not limited to buying and selling shares or managed investments, receiving any bonus shares, changes to bank account balances, changes to details of loans made or you open any new accounts.
- **Assets:** If the value of your and/or your partner's combined assessable assets change by \$1,000 or more. Changes include buying, receiving, selling or giving away assets. Assets include, but are not limited to, the value of goods, cars, boats, furniture, money, investments, real estate (including real estate in other countries), personal property, any interest in any property, trust or company, home equity conversion loans, money/loans owed and any other right or interest in any other asset (including assets in other countries).
- **Gifting assets:** When you give away any assets (including cash or investment) or sell any assets for less than market value.
- **Start or stop work:** Including unpaid or voluntary work, seasonal work, any form of profession, trade, business or self-employment.
- **Sick or injured:** If you become sick or injured and cannot look for work or continue studying.
- **Change student status:** If you stop studying or apply for, or change your enrolment or study-load at school, college, university or other technical institution.
- **Leave a training course:** If you leave before it ends or are absent for any period.
- **Household:** Tell us if you marry; are in or commence a registered or de facto relationship (either opposite or same sex); reconcile with a former partner or start living with someone as their partner; separate from your partner or your partner dies; have a baby or have a child come into your care, start to share the care of a child, change the amount of time the child spends living with you or if an immediate family member dies.
- **Maintenance:** If you start to get child support/maintenance or the amount you get changes.
- **Child Under 22:** (even if the change is temporary) Leaves home, is granted a pension, benefit or allowance, leaves or decides to leave Australia or returns to Australia after travelling overseas, stops being a full-time student, starts working or has increased income, goes to prison, is admitted to a psychiatric institution or turns 16.
- **Address:** Tell us when you change your residential or postal address. If your mail is returned to us because you are not at your address your payments may stop.
- **Rent Assistance:** (if you get Rent Assistance) Tell us if you stop paying rent or the amount of rent changes, start or stop sharing your accommodation or start to pay rent to a State, Territory or Commonwealth Housing Authority.
- **Telephone:** Have a telephone or the telephone is no longer in your name.
- **Prison:** If you are sent to prison or charged with an offence and are in custody on remand.
- **Admission into institution:** If you are admitted to an institution.

What you must also tell us

- **Travel outside Australia:** Tell us before you leave. If you want to know how your payment and/or cards will be affected while you are away, we recommend you contact us approximately six weeks before your departure where possible. Please note you must also tell us if you are going to Norfolk Island.
- **Compensation:** Tell us within seven days if you and/or your partner will receive, have received or are likely to receive compensation.
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How to tell us

You can tell us about these changes via Self Service (online or phone), in writing (fax or post) or by visiting one of our Service Centres.

Not telling us or giving false or misleading information is a serious offence.

If you are not sure about the information you need to provide, please contact us as soon as possible.

Contact information



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13 1202* for languages other than English
Monday to Friday 8.00am — 5.00pm

Please quote customer reference number

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Your local Service Centre:



Monday to Friday 8.00am — 4.30pm

humanservices.gov.au

CLK2LETTERB161221941001

Customer Reference Number:



Australian Government
Department of Human Services

centrelink

15 February 2013

Dear

Your payments are no longer being income managed

We are writing to you about changes to your income managed payments.

Your payments have stopped being income managed from 15 February 2013 because one of our social workers, [REDACTED], has advised that your payments no longer need to be income managed.

What this means for you

- All of your payments will be paid to you.
- Your rent, food and other expenses will no longer be paid from your income managed money.
- Any expenses being paid through Centrepay will continue, until you tell us to stop.
- You will not be able to use your BasicsCard after 16 April 2013.

What you need to do

It is important that you contact us so we can let you know what will happen to any income managed money you have left in your account. We will talk to you about the available options you have for paying your regular expenses.

Your current Income Management account balance is \$121.60.

If you do not agree with a decision we have made

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Additional information

If you would like help to pay some of your expenses, you can talk to us about Centrepay or Voluntary Income Management. Centrepay is a free direct bill paying service available to customers who receive a payment.

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If you would like to speak to us in your own language, please call **131 202** to arrange for an interpreter to be available.

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You can have another person to support you when you talk to us such as a friend, relative, your nominee or adviser.

Information you should know

If you have any questions or would like more information, go to humanservices.gov.au or call us on **1800 132 594**. Please note call charges may apply when you call us from mobile phones.

Yours sincerely

Your reference number is

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Your rights

If you do not agree with a decision we have made:

- Contact us so we can check the details and explain the decision.
- Contact us and ask for a review of the decision. We will change it if it is wrong.
- Go to the Social Security Appeals Tribunal if you disagree with the review officer's decision.
- Go to the Administrative Appeals Tribunal if you disagree with the Social Security Appeals Tribunal's decision.

All of the above are free of charge.

If you disagree with a decision, contact us as soon as possible. It is important to ask for a review within 13 weeks of being notified about the decision. If your request for a review is more than 13 weeks after being notified and the decision can be changed, you may only receive your entitlement from the date you requested the review.

There is no time limit for a review of a decision about money you owe us. However you may have to pay back the money while the decision is being reviewed.

Your right to privacy

Your personal information is protected by law and can only be released to someone else in special circumstances, where Commonwealth legislation authorises or requires, or where you give your permission. The law does, however, allow us to check the information you provide with other organisations to ensure you are being paid correctly. If you have concerns about your personal information, you can:

- Call us or come in to one of our Service Centres and ask to speak to a Privacy Officer. We can tell you about your rights if you wish to see and amend your information under the *Freedom of Information Act 1982*.
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- To comment on the quality of service you received from us go to our website humanservices.gov.au/feedback
- If you have a concern that our Customer Relations staff have not resolved to your satisfaction, you can call the Commonwealth Ombudsman on 1300 362 072*.

What you must tell us

You must tell us within 14 days (28 days if living outside Australia) if any of the changes listed below happen or are likely to happen to you and/or your partner (if you have one). If you get a Reporting and Income Statement, report your earnings or changes in circumstances on your reporting day.

- **Income:** Your or your partner's gross income changes. Changes means your income starts, stops, recommences or amounts vary. Gross income includes, but is not limited to:
 - **Earnings:** Employment income; if you voluntarily salary sacrifice earnings into a superannuation fund; paid leave such as annual, long service or sick leave, sick or accident insurance; or commissions, director's fees and non-cash fringe benefits from your employer.
 - **Business:** Net profit from sole trader or business operation, private company or trust that you control; director's fees, dividends and distributions; or any new involvement or changes to your involvement in a business, company or trust.

• **Pensions and annuities:** An income stream from an allocated, lifetime or term pensions and annuities, defined benefit pensions or income streams or pensions from other countries.

• **Other income:** Income from rent, boarders or lodgers, lump sum payments, one-off payments, other regular payments, regular gifts or allowances, other government payments, matured life insurance policies, fringe benefits, or any other income from any source (including income from other countries).

• **Financial Investments:** Financial investments attract deemed income. Tell us if there is a change of \$2,000 or more to the value of your and/or your partner's combined financial investments. Including but not limited to buying and selling shares or managed investments, receiving any bonus shares, changes to bank account balances, changes to details of loans made or you open any new accounts.

• **Assets:** If the value of your and/or your partner's combined assessable assets change by \$1,000 or more. Changes include buying, receiving, selling or giving away assets. Assets include, but are not limited to, the value of goods, cars, boats, furniture, money, investments, real estate (including real estate in other countries), personal property, any interest in any property, trust or company, home equity conversion loans, money/loans owed and any other right or interest in any other asset (including assets in other countries).

• **Gifting assets:** When you give away any assets (including cash or investment) or sell any assets for less than market value.

• **Start or stop work:** Including unpaid or voluntary work, seasonal work, any form of profession, trade, business or self-employment.

• **Sick or injured:** If you become sick or injured and cannot look for work or continue studying.

• **Change student status:** If you stop studying or apply for, or change your enrolment or study-load at school, college, university or other technical institution.

• **Leave a training course:** If you leave before it ends or are absent for any period.

• **Household:** Tell us if you marry; are in or commence a registered or de facto relationship (either opposite or same sex); reconcile with a former partner or start living with someone as their partner; separate from your partner or your partner dies; have a baby or have a child come into your care, start to share the care of a child, change the amount of time the child spends living with you or if an immediate family member dies.

• **Maintenance:** If you start to get child support/maintenance or the amount you get changes.

• **Child Under 22:** (even if the change is temporary) Leaves home, is granted a pension, benefit or allowance, leaves or decides to leave Australia or returns to Australia after travelling overseas, stops being a full-time student, starts working or has increased income, goes to prison, is admitted to a psychiatric institution or turns 16.

• **Address:** Tell us when you change your residential or postal address. If your mail is returned to us because you are not at your address your payments may stop.

• **Rent Assistance:** (if you get Rent Assistance) Tell us if you stop paying rent or the amount of rent changes, start or stop sharing your accommodation or start to pay rent to a State, Territory or Commonwealth Housing Authority.

• **Telephone:** Have a telephone or the telephone is no longer in your name.

• **Prison:** If you are sent to prison or charged with an offence and are in custody on remand.

• **Admission into institution:** If you are admitted to an institution.

What you must also tell us

- **Travel outside Australia:** Tell us before you leave. If you want to know how your payment and/or cards will be affected while you are away, we recommend you contact us approximately six weeks before your departure where possible. Please note you must also tell us if you are going to Norfolk Island.
- **Compensation:** Tell us within seven days if you and/or your partner will receive, have received or are likely to receive compensation.
- **Bank account:** Tell us if you close, change or can no longer use the account your payments are sent to.

How to tell us

You can tell us about these changes via Self Service (online or phone), in writing (fax or post) or by visiting one of our Service Centres.

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Contact information



1800 132 594* or

13 1202* for languages other than English
Monday to Friday 8.00am — 5.00pm

Please quote customer reference number:

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Your local Service Centre:



Monday to Friday 8.00am — 4.30pm

humanservices.gov.au

Lb 3 Regents Park Dc NSW 2143

.....

.....

CLK2LETTERB160879303001

ATTACHMENT J

COE

Customer Reference Number:



Australian Government
Department of Human Services

centrelink

08 February 2013

Dear

Your payments are now being income managed

As you requested, your payments will be income managed from 08 February 2013. At your appointment we provided you with a copy of your signed Voluntary Income Management Agreement and a brochure that explains the terms you agreed to. Please keep these for your own records and if you have any questions contact us.

Your expenses

You have told us that you would like us to pay the below expenses from your income managed money.

Current Allocations	For	Amount	How Often	Next Payable
BasicsCard	BasicsCard	\$350.00	Fortnightly	25/02/2013
	Transfer			

We will start paying these expenses from your next available payment. If you want to change your expenses, please call us on 1800 132 594.

If you do not agree with a decision we have made

This letter is a notice of decision under social security law. If you think the decision to income manage your payments is wrong, contact us. There is also information on the back of the letter about what you need to do to ask us to review this decision.

Your BasicsCard

You have been issued with a BasicsCard which you can use at any store or business that displays a BasicsCard sticker. To find out where BasicsCard is accepted, go to our website humanservices.gov.au or contact us.

It is important to:

- Keep your BasicsCard and Personal Identification Number (PIN) safe and secure.
- Keep your BasicsCard with you and don't leave it with anyone.
- Call 1800 132 594 if your BasicsCard is lost or stolen. This service is available 24 hours a day.

There are many BasicsCard balance options available, including:

- BasicsCard Balance Freecall™ 1800 057 111
- Income Management Line 1800 132 594
- BasicsCard Balance Enquiry Kiosk (to find locations, go to humanservices.gov.au)
- online at humanservices.gov.au (including a mobile friendly site), and
- on your EFTPOS receipt at selected stores.

If you travel, take your BasicsCard with you as there are a number of places around Australia where you can use your BasicsCard.

Income Management self service options

You can use Centrelink self service to:

- check your Income Management account balance
- check your BasicsCard account balance
- view your transaction history, and
- transfer funds to your BasicsCard.

You can register and access Centrelink self service by going online to our website humanservices.gov.au or by calling 136 240. If you would like to receive our letters online instead of in the post, please go to our website humanservices.gov.au/centrelinkonlineletters and register.

Additional information

You can get an incentive payment of **\$250.00** for every 26 continuous weeks you volunteer for Income Management. You do not need to apply for this payment as it is automatically paid and will be income managed.

If you want help with managing your money like family budgeting, saving for something or managing your debt, we can refer you to Financial Management Services and Commonwealth Financial Counselling Services. These services are free and confidential. To find out more about the services available in your area, call us on 1800 132 594.

Information you should know

If you have any questions or would like more information, go to our website humanservices.gov.au or call us on 1800 132 594. Please note call charges may apply when you call us from mobile phones.

Yours sincerely

Manager

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- **Sick or injured:** If you become sick or injured and cannot look for work or continue studying.

- **Change student status:** If you stop studying or apply for, or change your enrolment or study-load at school, college, university or other technical institution.

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Your local Centrelink Service Centre:



Monday to Friday 8.00am — 4.30pm

humanservices.gov.au

Lb 3 Regents Park Dc NSW 2143

ATTACHMENT K

CLK2LETTERB519610065001

Customer Reference Number:



Australian Government
Department of Human Services

centrelink

06 May 2013

Dear

Your Voluntary Income Management Incentive Payment

We have recently assessed your eligibility for the Voluntary Income Management Incentive Payment.

You were eligible to receive this payment for the period 5 Nov 2012 to 5 May 2013. The total amount of \$250.00 has been income managed and has been paid directly into your Income Management account.

If you do not agree with a decision we have made

This letter is a notice of decision under social security law. If you think the decision to pay you the Voluntary Income Management Incentive Payment is wrong, contact us. There is also information on the back of the letter about what you need to do to ask us to review this decision.

Information you should know

If you have any questions or would like more information, go to our website humanservices.gov.au or call us on 1800 132 594. Please note call charges may apply when you call us from mobile phones.

Yours sincerely

Manager

Your reference number is

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There is no time limit for a review of a decision about money you owe us. However you may have to pay back the money while the decision is being reviewed.

Your right to privacy

Your personal information is protected by law and can only be released to someone else in special circumstances, where Commonwealth legislation authorises or requires, or where you give your permission. The law does, however, allow us to check the information you provide with other organisations to ensure you are being paid correctly. If you have concerns about your personal information, you can:

- Call us or come in to one of our Service Centres and ask to speak to a Privacy Officer. We can tell you about your rights if you wish to see and amend your information under the *Freedom of Information Act 1982*.
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 - **Business:** Net profit from sole trader or business operation, private company or trust that you control; director's fees, dividends and distributions; or any new involvement or changes to your involvement in a business, company or trust.

- **Pensions and annuities:** An income stream from an allocated, lifetime or term pensions and annuities, defined benefit pensions or income streams or pensions from other countries.

- **Other income:** Income from rent, boarders or lodgers, lump sum payments, one-off payments, other regular payments, regular gifts or allowances, other government payments, matured life insurance policies, fringe benefits, or any other income from any source (including income from other countries).

- **Financial Investments:** Financial investments attract deemed income. Tell us if there is a change of \$2,000 or more to the value of your and/or your partner's combined financial investments. Including but not limited to buying and selling shares or managed investments, receiving any bonus shares, changes to bank account balances, changes to details of loans made or you open any new accounts.

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- **Start or stop work:** Including unpaid or voluntary work, seasonal work, any form of profession, trade, business or self-employment.

- **Sick or injured:** If you become sick or injured and cannot look for work or continue studying.

- **Change student status:** If you stop studying or apply for, or change your enrolment or study-load at school, college, university or other technical institution.

- **Leave a training course:** If you leave before it ends or are absent for any period.

- **Household:** Tell us if you marry; are in or commence a registered or de facto relationship (either opposite or same sex); reconcile with a former partner or start living with someone as their partner; separate from your partner or your partner dies; have a baby or have a child come into your care, start to share the care of a child, change the amount of time the child spends living with you or if an immediate family member dies.

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Monday to Friday 8.00am — 5.00pm

Please quote customer reference number

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Your local Service Centre:



Monday to Friday 8.00am to 4.30pm

humanservices.gov.au

Lb 3 Regents Park Dc NSW 2143

ATTACHMENT L

CLK2LETTERP142824186001

Customer Reference Number:



Australian Government
Department of Human Services

centrelink

15 February 2013

Dear

Your payments are now being income managed

We spoke to you recently about Income Management and what this means for you. A decision has been made to income manage your payments from 15 February 2013 to 15 May 2013.

Why you are being income managed

Your payments are being income managed because the Department For Child Protection has referred you for Income Management for 3 months. If you would like to discuss why the Department For Child Protection has referred you or how long you have been referred for Income Management, please contact the Department For Child Protection.

Your expenses

You have told us that you would like us to pay the below expenses from your income managed money.

Current Allocations	For	Amount	How Often	Next Payable
HOMESWEST	IM Government Housing Rent	\$215.80	Fortnightly	01/03/2013
BasicsCard	BasicsCard Transfer	\$100.00	Fortnightly	28/02/2013
BasicsCard	BasicsCard Transfer	\$150.00	Fortnightly	01/03/2013

We will start paying these expenses from your next available payment. If you want to change your expenses, please call us on 1800 132 594.

If you do not agree with a decision we have made

This letter is a notice of decision under social security law. If you think the decision to income manage your payments is wrong, contact us. There is also information on the back of the letter about what you need to do to ask us to review this decision.

Your BasicsCard

You have been issued with a BasicsCard which you can use at any store or business that displays a BasicsCard sticker. To find out where BasicsCard is accepted, go to our website humanservices.gov.au or contact us.

It is important to:

- Keep your BasicsCard and Personal Identification Number (PIN) safe and secure.
- Keep your BasicsCard with you and don't leave it with anyone.
- Call **1800 132 594** if your BasicsCard is lost or stolen. This service is available 24 hours a day.

There are many BasicsCard balance options available, including:

- BasicsCard Balance Freecall™ **1800 057 111**
- Income Management Line **1800 132 594**
- BasicsCard Balance Enquiry Kiosk (to find locations, go to humanservices.gov.au)
- online at humanservices.gov.au (including a mobile friendly site), and
- on your EFTPOS receipt at selected stores.

If you travel, take your BasicsCard with you as there are a number of places around Australia where you can use your BasicsCard.

Income Management self service options

You can use Centrelink self service to:

- check your Income Management account balance
- check your BasicsCard account balance
- view your transaction history, and
- transfer funds to your BasicsCard.

You can register and access Centrelink self service by going online to our website humanservices.gov.au or by calling **136 240**. If you would like to receive our letters online instead of in the post, please go to our website humanservices.gov.au/centrelinkonlineletters and register.

Additional information

You may be able to get a Matched Savings Scheme Payment. This means for each dollar you save in your personal bank account we may match that amount, up to a maximum of **\$500.00**. If you want more information about the Matched Savings Scheme Payment, go to our website humanservices.gov.au or contact us.

If you want help with managing your money like family budgeting, saving for something or managing your debt, we can refer you to Financial Management Services or Commonwealth Financial Counselling Services. These services are free and confidential. To find out more about the services available in your area, call us on **1800 132 594**.

Information you should know

If you have any questions or would like more information, go to our website humanservices.gov.au or call us on **1800 132 594**. Please note call charges may apply when you call us from mobile phones.

Yours sincerely

Manager

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Your rights

If you do not agree with a decision we have made:

- Contact us so we can check the details and explain the decision.
- Contact us and ask for a review of the decision. We will change it if it is wrong.
- Go to the Social Security Appeals Tribunal if you disagree with the review officer's decision.
- Go to the Administrative Appeals Tribunal if you disagree with the Social Security Appeals Tribunal's decision.

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- **Admission into institution:** If you are admitted to an institution.

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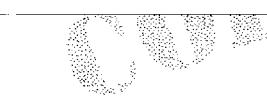
Your local Centrelink Service Centre:

Monday to Friday 8.30am to 4.30pm

humanservices.gov.au

CLK2LETTERB160922647001

Customer Reference Number:



Australian Government
Department of Human Services

centrelink

11 February 2013

Dear

Your payments will continue to be income managed

Your payments are currently being income managed and we have been paying some expenses from your income managed money.

Why you are being income managed

A case worker from the Department Of Children And Families has decided that your payments should continue to be income managed. If you would like to discuss why the Department Of Children And Families has referred you or how long you have been referred for Income Management, please contact the Department Of Children And Families.

What this means for you

- Your payments will continue to be income managed to 09 May 2013.
- Any expenses currently being paid from your income managed money will continue.
- You can continue to use your BasicsCard.

Your expenses

You have told us that you would like us to pay the below expenses from your income managed money.

Current Allocations	For	Amount	How Often	Next Payable
NORTHERN TERRITORY HOUSING	IM Government Housing Rent	\$158.00	Fortnightly	19/02/2013
SADADEEN PRIMARY SCHOOL COUNCIL	IM Nutrition Program	\$47.82	Fortnightly	19/02/2013
CENTRE BUSH BUS PTY LTD	IM Travel And Transport	\$50.00	Fortnightly	19/02/2013
BasicsCard	BasicsCard Transfer	\$350.00	Fortnightly	19/02/2013

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