Australian Government

AUSTRALIAN GOVERNMENT

SERVICES AUSTRALIA

INCOME COMPLIANCE PROGRAMME

SUBMISSION TO THE

SENATE COMMUNITY AFFAIRS REFERENCES COMMITTEE

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Part One – Introduction

Services Australia (the Department) welcomes the opportunity to provide a submission to the Senate Community Affairs References Committee (the Committee) on the Income Compliance Programme.

Our focus is on services for citizens

The Department is the Government's primary service delivery department; as an organisation our size and scope are matched by few others in Australia, public or private. Our national footprint covers 339 service centres, 126 telephony centres and two mobile service centres, and we engage with a large number and range of Australians.

- We make over $184 billion in payments each year, including for Medicare, Centrelink and Aged Care, and oversee $3.6 billion in child support transfers on behalf of 1.4 million separated parents and 1.2 million children.
- As well as over 800,000 job seekers and 250,000 students, we support over 930,000 working families with the cost of childcare. We support over 1.3 million families with the day-to-day costs of raising children through the payment of Family Tax Benefit and help working Australians care for their new child – delivering Paid Parental Leave pay to almost 160,000 individuals and families, and Dad and Partner pay to over 80,000 individuals and families.
- We provide income support to over 23,000 people who are balancing caring responsibilities with work. We deliver Age Pension to over 2.5 million Australians, and support approximately 380,000 self-funded older Australians with the costs of medicines and healthcare. We administer Medicare, in which 25.6 million people are enrolled.
- We also engage with a wide range of health professionals and small businesses, and move quickly to help communities respond to crises and natural disasters like fire, floods and drought.

Our aim is to consistently provide excellent services that are fast, accurate and reliable, to meet the needs of our diverse customer base across Australia.

We administer payments in accordance with social security law. In managing compliance with social security law, the Department balances the specific sensitivities of people's individual circumstances, with the obligation to ensure that people are paid the right amount. Recognising that many Australians have complex personal circumstances, the Department provides services appropriate to their particular needs. We encourage people to contact us to help them comply with their obligations.

The Department is committed to maintaining public confidence in the integrity of the welfare system. We do this by undertaking a range of measures to address fraud, non-compliance and debt. These measures have been successful in ensuring the long-term sustainability of the welfare system to ensure it can support all Australians into the future.

We appreciate the opportunity to provide this submission to the Committee. We would also like to draw the Committee's attention to the Department's submission to the 2017 inquiry into the *Design, scope, cost-benefit analysis, contracts awarded and implementation associated with the Better Management of the Social Welfare System Initiative*, and to the Department's submission to the 2019 Senate Legal and Constitutional Affairs References Committee on *The impact of changes to service delivery models on the administration and running of Government programs.*

Part Two – Income Compliance Programme

The Income Compliance Programme[1] was initiated by the Government in 2015 to help protect the integrity of Australia's welfare system. Since 1 July 2015, over one million reviews of discrepancies with third party data sources have been completed.

Of the one million reviews, about 900,000[2] have been completed with customers. We found 734,000 had an overpayment, which means that four out of five people involved in a review did not accurately tell us about their past income and personal circumstances. Less than one per cent of these cases that have been formally appealed have led to the overpayment being changed.

Since 1 July 2015, through the Income Compliance Programme, the Department has protected integrity by identifying about $2 billion in overpayments. This is money owed to the taxpayer. We have been able to recover over $785 million of this money, with a further $725 million under a repayment arrangement. The Department is actively seeking to recover the remaining $500 million, primarily from non-current customers. Protecting integrity in this way has cost approximately $606 million. In 2018–19, about 84 per cent of these costs related to salary and administration costs, reflecting the human involvement in the review process.

The Income Compliance Programme plays an important role in protecting the integrity of the welfare system and associated outlays. It sends a strong message to the community about the need for customers to advise the Department of any changes in their circumstances so that we can ensure that we pay the right amount to the right person at the right time.

Appendix A provides further data on the Income Compliance Programme as delivered through online systems from 1 July 2016.

[1] The Income Compliance Programme comprises of the following measures:
- 2015-16 Budget (Strengthening the Integrity of the Welfare System);
- 2015-16 MYEFO (Enhanced Welfare Payment Integrity – income data matching and Enhanced Welfare Payment Integrity non-employment income data matching);
- 2016-17 MYEFO (Better Management of the Social Welfare System); and
- 2018-19 Budget (Social Welfare Debt Recovery).

[2] Data is as of end of August 2019.

Implementation of the programme

The latest iteration of the online compliance system, which customers use to complete their reviews, is modern, easy to use, and transparent. It allows people to easily review, check and update their income information. The current system has been developed in response to the feedback we have received from our customers, our staff, stakeholder groups, the two Commonwealth Ombudsman's reports into the implementation of the online system, and the previous Senate Inquiry.

The Commonwealth Ombudsman, in his most recent April 2019 report, commented positively on the Department's administration of the Income Compliance Programme. The report acknowledged that with "*direct access to a well-staffed dedicated hotline*" customers have "*improved accessibility to compliance officers"* and that this has *"bolstered the fairness of the process*".

This is testament to the amount of work the Department has undertaken, and continues to undertake to improve our customers' experience. The customer experience of today, with the current iteration of the online system, our improved letters and correspondence, and our dedicated support services, is vastly different to the experience when the programme commenced in July 2015. We have been able to achieve these improvements through ongoing regular engagement with and feedback from over 35 organisations, including advocacy groups and the Ombudsman, about the design and implementation of our processes, letters, and online system. As part of our commitment to continuous improvement, we regularly undertake user testing with our customers (both former and current).

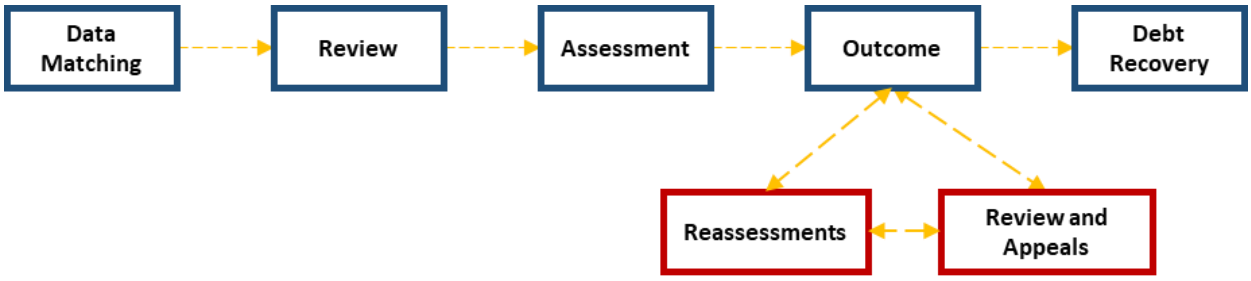
Human involvement in each step of the process

The design and implementation of the Income Compliance Programme carefully takes into account how best our staff can work with customers in the course of a review to help them comply with their obligations. The involvement of customers and staff is evident at every stage of the review process.

Our compliance processes ensure that customers receive the amount that they are entitled to, and that overpayments are addressed. The current Income Compliance Programme process is at **Appendix B**.

The approach of data matching and reviewing identified discrepancies between what people told the Department and information received from other sources, such as the Australian Taxation Office (ATO), has not changed since the 1990s. The process now includes an online platform that allows people to quickly and simply check, update and confirm their information at a time convenient for them. Our staff are involved in all parts of the process, from the selection of who is reviewed, through to assisting customers to complete their review, to calculating overpayments, recovering debts, and the review and appeals process.

Diagram 1: Income Compliance Programme – high-level process



The implementation of the Income Compliance Programme uses data matched with the ATO going back seven years from the date of initiation of the customer letter. For example, a letter initiated in March 2019 could identify income discrepancies related to income earned by the customer as early as 2012-13. Some reviews initiated under previous iterations of the online system are still ongoing and subject to further engagement with the customer, including the provision of more information. Those reviews that were commenced but not finalised within the seven-year period, do not cease. This ensures the integrity of the process.

The Income Compliance Programme examines income discrepancies where a customer is in receipt of an income and asset tested welfare payment. The Department does not specifically review any particular cohorts of people or payment types.

The data matching process involves data from third parties, such as the ATO, being matched with information held by the Department. This process does not commence until the data has been subject to a number of checking processes, including by our staff. Where there are errors identified, we either return the data to the third party for investigation; resolve the errors based on our analysis; or correct the data. This provides assurance about the integrity of the data before we commence the process of identifying income discrepancies.

The Ombudsman considers that it is reasonable and appropriate for the Department to ask customers to explain the discrepancies that are identified by data matching. This process protects the integrity of the welfare system. As per **Appendix B: Case Selection**, there are human checks and balances built into the case selection process to ensure only those most likely to have an overpayment are selected for a review.

As per **Appendix B: Letter Receipting,** in cases where we identify a significant discrepancy that we think is consistent with an overpayment, we send a letter asking people to contact us to explain the discrepancy see **Appendix C: Letter A – Initiation Letter**. This is a reasonable action for the Department to take. It does not mean people have an overpayment.

Diagram 2: Extract from the Standard Initiation Letter – Requesting customer to contact us to discuss the income discrepancy (Appendix C: Letter A – Initiation Letter):

We need you to check and update your past income information

We need to make sure that you received the right amount of payments from us in the past.

The Australian Taxation Office (ATO) has given us information about how much income you earned from work in the past.

The information from the ATO is different to the information you reported to us.

We need your help to check and update your information. You need to do this even if you haven't received any Centrelink payments for a while.

What do you need to do?
You have **28 days** from when you receive this letter to update your information. Over the page, you'll find the information we have received from the ATO. Please check this carefully.

Then, go to **humanservices.gov.au/confirmincome** and select 'Start here'. Enter:

- your Customer Reference Number (CRN): **{REFERENCE.NUMBER}**, and
- your confirmation code: **{confirmationCode}**.

OR
Go to **my.gov.au** and sign in to access your Centrelink online account.

Documents like payslips or bank statements will help you to do this. We understand you may not be able to get these quickly. That's ok – you can ask for more time if you need it.

If you don't check and update your information, we will use the details we already have, including the information from the ATO. This might mean you have to pay money back.

If you need help, go to **humanservices.gov.au/checkpastincome** or call us on **1800 061 838**.

A review process does not commence without the person undertaking some action. This includes receipting their initial notification of discrepancy through registered mail or myGov, or going online to commence the review process via the online system, or phoning the dedicated phone line specified in their letter. Our aim, which is supported by the training provided to compliance staff, is to provide a service that is sensitive to individual needs and personal circumstances.

Where a customer engages with the Department, online or over the phone, and provides the Department with up to date information, the Ombudsman has found that our systems accurately calculate the review outcome consistent with legislation. Our staff then check the assessment outcome[3] and the customer is then notified of the outcome (via phone or online) and is sent the letters at **Appendix C: Letter C, C2, C3 - Review Outcome Letter** and **Appendix**

[3] This includes accounting for any under-payments during the review period, as per our policy guidelines.

C: Letter D - Accounts Payable Letter if the outcome is an overpayment. The standard table below is included in our letters to help people understand the overpayment. These letters also notify the customer of their review and appeals rights. These are the same rights that apply for all administrative decisions by the Department.

Table 3: Standard detailed explanation of an overpayment provided in our letters

What this means for you

The amount of employment income you reported to us:	${variable}
The amount of employment income reported to us should have been:	${variable}
The amount you received from us:	${variable}
The amount you should have received from us:	${variable}
The amount you owe us*:	**${DEBT}**

A more detailed breakdown of the overpayment explanation is also available via the online service. Our staff are also available to explain the decision.

The improved explanation provided in our letters today, as well as the direct access that customers have to our dedicated phone line, highlights the Department's commitment to improving the customer experience. This improved service is significantly different to the customer experience of 2015.

At any time a customer can ask for a review of the decision. If at any time the customer finds new information and provides this to the Department, our staff will reassess the review outcome. Customers do not need to take legal action for an independent review of a decision to be undertaken.

The Ombudsman notes that allowing people to provide information at any stage of their review means that it is likely that there will always be some overpayment calculations reduced upon initial review, reflecting a reassessment process functioning as it should.

A reassessment due to the provision of new information resulting in a recalculation of an overpayment is not an indication of an error in the initial assessment.

The Commonwealth Ombudsman's 2017 report acknowledged that it is important for customers to respond to information requests from the Department so that decisions are based on all available information.

The use of registered post and read receipted email mean that we know that around 30 per cent of people do not engage with the process at all, and another 30 per cent of people who start the process, do not finish it.

Where people do not engage with the Department, and do not respond to the multiple phone contacts and letters sent to them, the Department will use the best available information, including the information they have previously provided to the Department and the ATO income information. The letter sent at **Appendix C: Letter C2 - Review Outcome Letter** advises the customer that, in the absence of any further information being provided by them,

we have used income averaging to determine the overpayment, and they are encouraged to contact the Department to provide more up to date information.

Where a person does not request a review of a debt decision, or engage with the Department to provide more information, we have an obligation to pursue recovery of the debt and protect the integrity of the welfare system.

The Department provides flexibility for debt repayments based on the person's circumstances, including if the person is vulnerable or in financial hardship. We encourage anyone who owes a debt, and is experiencing these hardships, to contact the Department on the dedicated debt phone line (1800 076 072) to discuss their circumstances.

A designated team is always available to help and support customers who are experiencing trouble, have concerns, or are stressed about their review. We understand that people can be anxious because they do not understand the process; are concerned they may have made a mistake; or because they cannot afford to repay the debt.

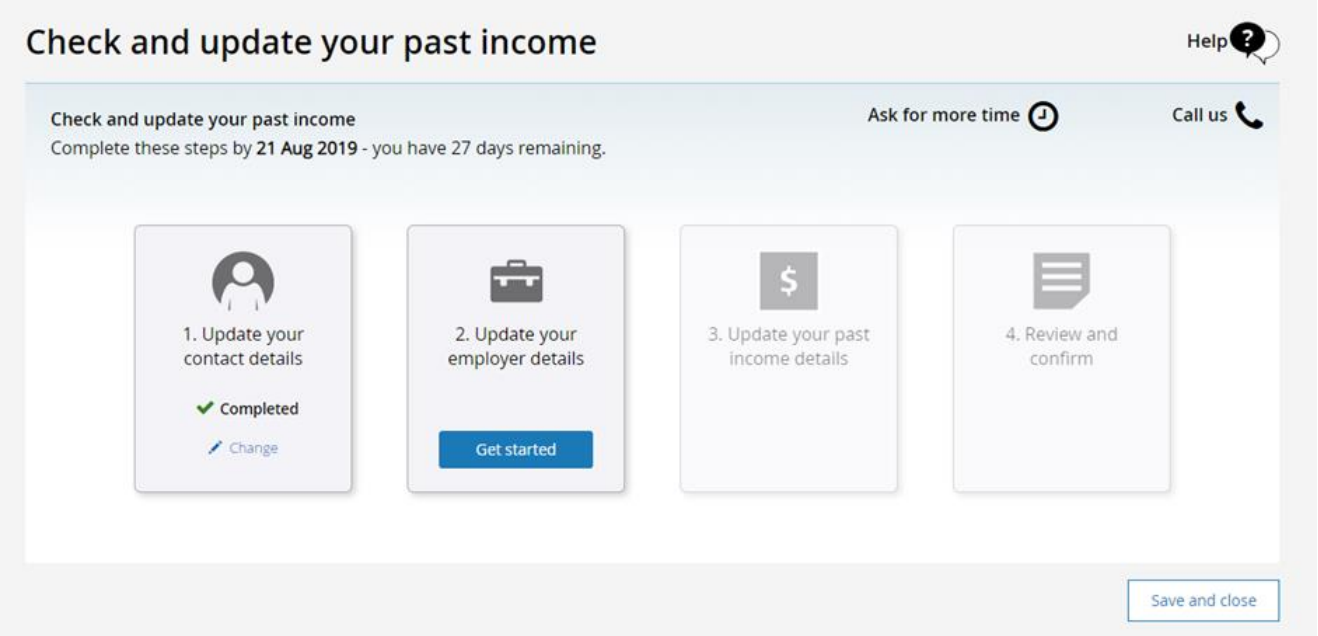
The Check and Update Past Income (CUPI) online system

The CUPI online system provides customers with an easy and accessible way to engage with the Department. The design and implementation of the online system was informed by feedback from third party organisations and user testing with our customers. The Ombudsman's recent report found that the process is now fairer and more transparent. Improvements made to our communication with customers, both through our letters and the online system, means that the process is more robust with regards to procedural fairness and useability.

People have used the new user-centric online system since 2018. We have found that there has been an increase in people choosing to complete their reviews online with no or minimal active assistance from staff. Currently about two thirds of reviews are commenced online, and in about a third of reviews, customers are choosing to either complete their review fully online or with some assistance from our staff.

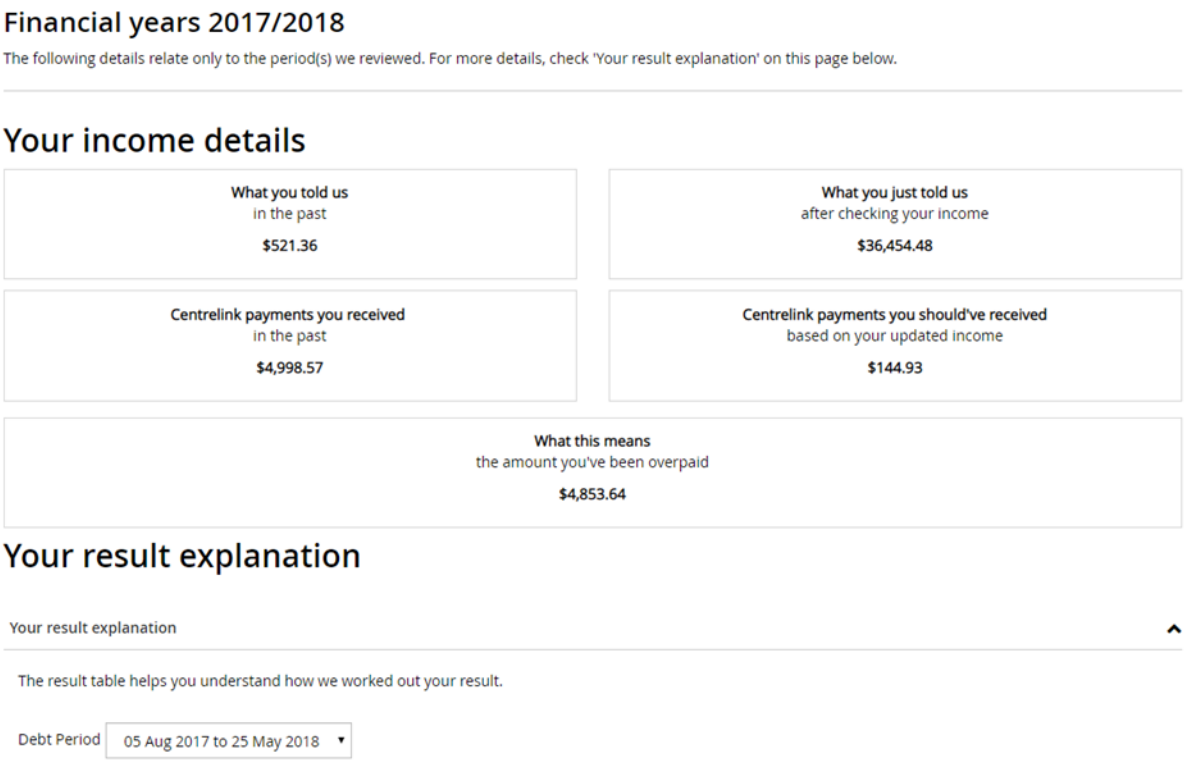
The CUPI screen provided below shows the four main steps when people go online to review, and check and update their past income. During the second step, people are able to update the details and dates of their employment. If they were not on an income support payment at the time they were employed, the review is finalised with a no debt outcome and no further action is required.

Diagram 4: CUPI online system – customer provides explanation of income discrepancy



To make it easier for people, the online system was designed to enable people to complete their review fully online. Currently 13 per cent of people who choose to use the online system, choose to complete their review without actively engaging with our staff. In these cases, their review can be finalised - as per the below diagram.

Diagram 5: CUPI online system – detailed outcome explanation



In addition to a dedicated phone line, a range of communication materials are available to support individuals throughout their review. Within the initiation and reminder letters, people are directed to humanservices.gov.au/checkpastincome or call 1800 061 838 to access additional support. The Department's website has online videos, web text and a step-by-step guide to help customers better understand why the review is being undertaken and how to complete the review.

Once a customer is ready to commence the review, the online system displays in-service help text and a dedicated support phone line throughout.

Improving case selection

During 2018-19, the Department introduced a process whereby our staff were able to identify over 105,000 income discrepancies that were likely to result in a zero or low debt outcome, and finalised the review without needing to contact customers. This process enables us to balance our legal obligations to recover debts, with our commitment to providing customers with an improved service by not asking them to provide further information for a review, if that is not necessary. This was possible through the use of the outcomes of previous reviews, specific data points and modelling the likely outcome. These reviews would previously have been initiated and the customer engaged.

Enhancements to the online system

CUPI is the third iteration of the online system, built using human centred design principles to improve the customer experience with a simple and easy to use service.

Table 6: Iterations of the online system

July 2016 – January 2017: Online Compliance Intervention (OCI)
OCI was piloted in July and August 2016 with over 1,000 people before it was rolled out. It was then used by customers for reviews until February 2017.
February 2017 – August 2018: Employment Income Confirmation (EIC)
OCI was replaced by EIC in February 2017. EIC screens and letters benefited from feedback on the OCI system as well as direct user testing with customers. Enhancements from the OCI system to the EIC system included: • **Improved letters** – all initiation letters and first reminder letters are sent via registered post. Letters were also able to be sent via myGov, which includes tracking and read-receipt capability. Inclusion of the dedicated phone line in all contact letters. • **Improved language** – used in letters and in-service information. • **Functionality** – including online screenflows, content, and 'save' function. • **Debt explanation summary** – improvements made to explain how a debt is calculated. • **Additional communication materials** – provided to customers on our website.
From 2018 – current: Check and Update Past Income (CUPI)
Between mid-2018 and mid-2019, the CUPI service was rolled out in a staged and controlled manner. The majority of customer facing functions in the service were released early in the process, including the user-tested online interface and letters. Since then, the system has been iteratively enhanced, using staff and customer feedback as a key input to ensure that the system is easy for customers and staff to use, and the process is fair and transparent. Enhancements include: • **Improved debt explanation** – provided in all debt outcome letters and the online service. • **Targeted questions** – starting with questions that establish whether there is an overlap between when income was earned and when the customer was on payment. • **Improved functionality** – ability for customers to upload documents for staff to action, and updated help text and links to Money You Owe Service. • **Predictive analytics** – discrepancies that were likely to result in zero or low debt outcome are completed without the customer's involvement.

Support available to provide individual service

The Department provides individualised services to Australians everyday. In many cases, we support customers who have complex personal circumstances. Our staff do this by carefully considering how to best work with our customers to tailor an appropriate solution to their particular circumstances.

The Department provides prioritised support to customers through our social worker network at any point of the review process. Our social work services are offered through face-to-face

and via telephone for people who have highly complex needs that require individualised support. As at 30 June 2019, the Department has over 670 social workers located in Service Centres, smart centres, rural and remote servicing teams and compliance teams.

Our compliance officers work together with customers, through a dedicated phone line, to explain, check and update income reporting discrepancies. Customers are encouraged to contact the Department through the dedicated phone line at any time during their review process.

The Ombudsman's most recent report also found that improved policy guidance, staff training and communication mean that staff are authorised and trained to use information gathering powers to assist people who would be unfairly disadvantaged by their own inability to obtain income information. In short, we will get payslips or bank statements for people experiencing genuine difficulty.

Compliance officers supporting people to meet their obligations are able to apply information gathering powers in circumstances such as where the:

- cost of obtaining bank statements may place someone in financial hardship;
- person has been unsuccessful in obtaining the information despite genuine and reasonable attempts; or
- case involves circumstances making it unreasonable to expect the person to obtain the information.

Well trained workforce to support customers

In line with community expectations about how services are delivered by the Department, the Income Compliance Programme is administered effectively and efficiently, delivering quality and timely customer outcomes. This includes ensuring that our staff focus on constant improvement.

One initiative the Department uses has been Build Ownership Optimise Strength Teamwork (BOOST). It enables our staff to operate in a team environment, concentrating on improving engagement and communication, and actively addresses barriers in productivity and performance. BOOST has built a more confident and capable workforce through the sharing of knowledge and consistency of practice.

BOOST works by creating visual links between data and people. It is a staff-led process to enable our people to measure their performance and coach and support each other at work. A team-based approach is applied to identifying and addressing issues that arise and to help improve the quality of the service we provide to our customers.

Our compliance staff are not required to finalise a prescribed number of reviews each week. Staff are coached regularly and will set aspirational targets for review finalisations in line with their individual learning and development needs. Staff are not required to meet targets for debt raising.

Finalising reviews is a key point of discussion for individuals and teams so that reviews are completed fairly and as quickly as possible, so that customers have certainty about their outcome.

Training and support for staff

The Department provides ongoing training to all compliance staff to support them in the work they do as part of our commitment to continuous improvement in administering the Income Compliance Programme effectively and efficiently. Our income compliance training programme is tailored to ensure our staff are well equipped to support customers understand and meet their obligations.

For new compliance officers - including both our APS and contractor staff - the Department has a structured seven-week training programme, comprising:

- a one week induction training programme that covers all mandatory training, including privacy and information security; and
- a 6 week technical training programme which is a blend of classroom and on-the-job training.

This is supported by a further eight-week consolidation period where additional technical support and guidance is provided to assist new staff in building their capability.

Despite our comprehensive training and support, our staff occasionally make a mistake. We have found that, from the less than one per cent of cases where the overpayment is formally appealed and then changed, these errors tend to relate to data entry and a breakdown in our manual business processes. In these cases, we correct the error, recalculate the review outcome, and return any monies over-recovered.

The compliance approach

Fundamental elements of the Department's approach to administering income compliance reviews have not changed. For example:

- the process of data matching between the ATO and the Department has been undertaken since the 1990s;
- the Department has always determined overpayments based on the information available to a decision-maker; and decisions regarding overpayments have been changed when additional information was provided to the decision-maker;
- the customer has always been obliged to provide information to the Department about their circumstances and to keep their information, including income information, up to date; and
- the review and appeals process, and the availability to the customer of internal and external review of decisions, has remained the same.

Since 2015, with the introduction of the Income Compliance Programme, the Department has transformed its processes and tools, including the development of an online portal to enable customers to undertake income compliance reviews. These tools, including the online portal, have undergone iteration and enhancement to deliver services that are accessible and easy

to use for our customers. These enhancements have increased the Department's capacity to protect the integrity of payments.

Recipients of income support payments have an obligation to advise when their circumstances change. If people do not update their circumstances in a timely manner this typically leads to an overpayment.

In line with Section 66A of the *Social Security (Administration) Act 1999*, the responsibility to explain any differences between the income identified from data matching and the information held by the Department is, and has always been, an obligation on the customer in the first instance. This has not changed.

The Department recognises that some customers find the process difficult to understand. Most customers with an overpayment have simply not understood their obligations or have made a mistake. Our staff are trained to support customers with these conversations, and this includes explaining how an overpayment is calculated, and also talking to people about their obligations so that future discrepancies do not arise.

In 2018-19, we found that customers had an average overpayment of about $3,000 (see Table 7 below). This is generally due to mistakes they have made in understanding and meeting their obligations to tell us about their income and personal circumstances (as per Table 8).

Table 7: How do customers typically get a $3,000 overpayment?

People have complex personal circumstances, and the Department manages these on an individual basis. Below is a typical example of how a customer gets a $3,000 overpayment.

> *Sam receives Newstart Allowance from us from 1 July 2015 to 30 June 2016. Over this period, Sam reports income to us fortnightly, totalling to $16,522. However Sam actually earnt $5,000 more than the reported amount. (Sam mistakenly reported net income rather than gross income). Sam has been overpaid by $3000.*

Table 8: Common customer mis-understandings of their obligations

We find there are a number of reasons people have an overpayment. Customers have common mis-understandings of their obligations. These include:

- Telling us their net income rather than their gross income
- Not reporting their income to the Department because they have reported their fortnightly income to a third party, who they believe has reported their information to us (eg Job Network Provider, Disability Support Provider or nominee)
- Not reporting their fortnightly income to the Department because they reported their annual income to the ATO

Customers who have made these mistakes in not meeting their obligations often find it difficult to understand why they have been overpaid. Some can feel their integrity is being questioned because they are asked to undertake a review. Our online system is designed to, and our staff are trained to, help customers through the review process including explaining the reasons for an overpayments.

Part Three – Future Directions: Debt Prevention

The trigger for a change in a welfare payment leading to an overpayment for a customer is when they have a change in their circumstances. Our work on payment accuracy has identified a number of circumstance changes where this is more likely to occur. These include:

- Earning income from a job;
- Earning income from a business or an investment, including interest from a savings account;
- Changing their relationship status;
- Moving house; or
- Changing their study arrangements.

The Income Compliance Programme through the use of data matching is a retrospective control to address the highest incident of overpayment arising from a circumstance change.

The Department also has proactive programmes in place through data matching to work with customers to avoid or minimise overpayment. Examples include:

- The Earned Income Programme where the Department works with the ATO to understand when a customer has started a job. Specifically we use the notification by employers to the ATO of the use of a Tax File Number to nudge customers into reporting the likely change to their income. Around 242,000 direct and 130,000 indirect interventions were undertaken during 2018-19.
- The Student Obligations Programme uses information from the University sector to identify where a student currently receiving income support has changed their enrolment pattern. Around 125,000 reviews were completed in 2018-19.

The vision for the future is to utilise data sources that allow the Department and customers to work together to notify changes to their circumstances in near real time to ensure that their payment is accurate. Such an approach will allow the Department to move away from retrospective compliance approaches as our main integrity tool.

An example of this involves the Department's approach to the collection and use of student data in near real-time. This will provide more timely and reliable student circumstance data that improves welfare payment accuracy, provides tertiary students quicker access to payments, and prevents debt.

Despite these developments and the Department's focus on preventing debt, there will be an ongoing need for retrospective compliance reviews and reviews that focus on changes in circumstances beyond changes in earned income. These broader reviews will remain critical to ensure that we continue to protect the integrity of the welfare system by ensuring that the right people receive the right amount of payment, at the right time.

Appendix A: Data

Statistics by online system – by month

Online Compliance Intervention (OCI) reviews

Measure	Number of Assessments																				
	2016/07	2016/08	2016/09	2016/10	2016/11	2016/12	2017/01	2017/02	2017/03	2017/04	2017/05	2017/06	2017/07	2017/08	2017/09	2017/10	2017/11	2017/12	2018/01	2018/02	2018/03 - 2019/06
Assessments Initiated (i)	**230**	**844**	**62,240**	**50,342**	**94,754**	**8,993**	**3,465**	**174**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0
Assessments Completed	11	237	755	61,434	56,762	48,314	7,669	483	89	42	20	25	1,263	567	87	62	56	23	182	49	1,321
Assessments Completed - With Debt	10	192	599	47,218	44,789	38,360	5,554	360	44	17	11	12	225	147	29	25	21	5	89	30	277
Assessments Completed - Without Debt	1	45	156	14,216	11,973	9,954	2,115	123	45	25	9	13	1,038	420	58	37	35	18	93	19	1,044

Measure	Number of Debts																				
	2016/07	2016/08	2016/09	2016/10	2016/11	2016/12	2017/01	2017/02	2017/03	2017/04	2017/05	2017/06	2017/07	2017/08	2017/09	2017/10	2017/11	2017/12	2018/01	2018/02	2018/03 - 2019/06
Number of Debts Raised (Gross)	**10**	**194**	**618**	**47,785**	**45,501**	**39,174**	**5,764**	**363**	**48**	**18**	**12**	**12**	**231**	**152**	**29**	**31**	**21**	**5**	**98**	**31**	294
Debt Reduced to Zero (ii)	0	0	11	227	1,307	1,330	2,362	1,384	834	902	677	316	233	351	506	318	135	65	127	109	5,531
Debt Reduced non-Zero (ii)	1	2	19	307	1,846	2,120	4,017	2,800	1,857	1,337	1,506	648	294	470	328	275	328	205	181	203	6,987
Debt Amount Increased (ii)	0	1	4	25	274	202	302	279	181	155	178	81	41	56	35	26	33	9	19	34	1,240
Recovery Fee Applied (ii)	8	104	379	33,543	34,175	29,085	3,687	73	2	0	0	2	3	0	0	2	1	0	26	1	24
Debts Waived or Written Off Permanently (ii)	0	3	31	1,816	1,862	1,851	584	179	76	69	91	45	71	63	43	47	106	29	2,092	32	4,619

Note:

(i) This figure reflects the total number of initiations. Reviews that were re-initiated through a newer service will be counted in both the original and subsequent initiation period.

(ii) The figures for these measures reflect the number of corresponding debt changes in the period. It does not necessarily reflect the final debt outcome.

(iii) The data in the tables represent the online element of the Income Compliance Programme. This does not include manual activities undertaken and completed as part of the overall income compliance measure.

Employment Income Confirmation (EIC) reviews

Measure	Number of Assessments																												
	2017/02	2017/03	2017/04	2017/05	2017/06	2017/07	2017/08	2017/09	2017/10	2017/11	2017/12	2018/01	2018/02	2018/03	2018/04	2018/05	2018/06	2018/07	2018/08	2018/09	2018/10	2018/11	2018/12	2019/01	2019/02	2019/03	2019/04	2019/05	2019/06
Assessments Initiated (i)	**190**	**1,111**	**3,245**	**47,978**	**42,773**	**40,764**	**73,017**	**113,500**	**48,029**	**300**	**0**	**16,000**	**44,950**	**84,492**	**50,007**	**20,468**	**19,124**	**30,601**	**41,522**	**24,016**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Assessments Completed	7	81	151	581	3,965	7,432	9,157	15,079	22,256	16,671	6,315	19,242	16,169	16,044	20,221	35,281	31,268	26,025	28,653	29,881	38,582	28,417	12,819	19,439	17,607	13,194	8,812	7,125	4,610
Assessments Completed - With Debt	4	41	87	402	2,219	4,345	5,897	9,066	13,332	10,546	2,790	16,526	12,575	11,477	15,031	26,866	23,369	19,632	22,278	23,620	32,073	23,207	9,306	12,893	13,491	10,593	7,167	5,927	3,961
Assessments Completed - Without Debt	3	40	64	179	1,746	3,087	3,260	6,013	8,924	6,125	3,525	2,716	3,594	4,567	5,190	8,415	7,899	6,393	6,375	6,261	6,509	5,210	3,513	6,546	4,116	2,601	1,645	1,198	649

Measure	Number of Debts																												
	2017/02	2017/03	2017/04	2017/05	2017/06	2017/07	2017/08	2017/09	2017/10	2017/11	2017/12	2018/01	2018/02	2018/03	2018/04	2018/05	2018/06	2018/07	2018/08	2018/09	2018/10	2018/11	2018/12	2019/01	2019/02	2019/03	2019/04	2019/05	2019/06
Number of Debts Raised	**4**	**43**	**91**	**463**	**2,534**	**5,008**	**6,706**	**9,772**	**14,073**	**11,542**	**2,862**	**17,874**	**13,547**	**12,421**	**16,069**	**28,405**	**24,639**	**20,808**	**23,828**	**24,884**	**33,682**	**24,879**	**10,010**	**14,185**	**15,124**	**11,839**	**8,124**	**6,931**	**4,597**
Debt Reduced to Zero (ii)	0	1	0	2	11	16	27	17	35	31	29	67	81	70	62	94	113	187	232	272	345	428	337	378	376	333	310	358	329
Debt Reduced non-Zero (ii)	0	0	2	2	10	33	55	41	67	126	59	114	188	251	311	371	413	731	806	1,208	1,546	1,971	1,549	1,740	1,495	1,676	1,651	1,887	1,698
Debt Amount Increased (ii)	0	0	0	1	3	5	17	16	34	37	25	56	60	72	94	145	136	188	258	331	391	474	351	470	364	421	415	479	433
Recovery Fee Applied (ii)	0	0	0	1	19	20	13	564	1,742	1,185	133	8,686	4,846	2,810	5,235	12,159	10,730	8,875	10,354	10,409	17,138	9,291	2,312	5,184	5,009	3,147	2,062	1,714	1,132
Debts Waived or Written Off Permanently (ii)	0	0	1	17	210	483	532	748	1,077	925	155	266	634	753	787	1279	1,044	883	919	929	924	797	385	1,392	706	508	383	346	203

Note:

(i) This figure reflects the total number of initiations. Reviews that were re-initiated through a newer service will be counted in both the original and subsequent initiation period.

(ii) The figures for these measures reflect the number of corresponding debt changes in the period. It does not necessarily reflect the final debt outcome.

(iii) The data in the tables represent the online element of the Income Compliance Programme. This does not include manual activities undertaken and completed as part of the overall income compliance measure.

Check and Update Past Income (CUPI) reviews

Measure	Number of Assessments								
	2018/10	2018/11	2018/12	2019/01	2019/02	2019/03	2019/04	2019/05	2019/06
Assessments Initiated (i)	**2,600**	**2,000**	**0**	**10,500**	**20,250**	**31,250**	**37,277**	**48,782**	**40,051**
Assessments Completed	63	318	191	512	2,793	12,555	11,960	22,900	21,344
Assessments Completed - With Debt	42	255	156	422	2,228	10,882	9,947	19,841	18,379
Assessments Completed - Without Debt	21	63	35	90	565	1,673	2,013	3,059	2,965

Measure	Number of Debts								
	2018/10	2018/11	2018/12	2019/01	2019/02	2019/03	2019/04	2019/05	2019/06
Number of Debts Raised (Gross)	**42**	**262**	**160**	**435**	**2,292**	**11,276**	**10,409**	**20,742**	**19,290**
Debt Reduced to Zero (ii)	0	0	0	1	7	13	45	77	141
Debt Reduced non-Zero (ii)	0	0	1	3	8	83	147	255	431
Debt Amount Increased (ii)	2	0	1	2	2	33	54	58	110
Recovery Fee Applied (ii)	0	117	41	184	600	3,383	2,085	6,741	6,030
Debts Waived or Written Off Permanently (ii)	1	5	6	7	42	183	231	428	389

Note:

(i) This figure reflects the total number of initiations. Reviews that were re-initiated through a newer service will be counted in both the original and subsequent initiation period.

(ii) The figures for these measures reflect the number of corresponding debt changes in the period. It does not necessarily reflect the final debt outcome.

(iii) The data in the tables represent the online element of the Income Compliance Programme. This does not include manual activities undertaken and completed as part of the overall income compliance measure.

Demographics

Reviews completed between 1 July 2016 to 30 June 2019 with a debt:

OCI/EIC/CUPI Reviews Completed from 1 July 2016 to 30 June 2019 with a debt	%
Current	48%
Non-Current	52%
Total	**100%**

Reviews completed between 1 July 2016 to 30 June 2019 with a debt:

OCI/EIC/CUPI Reviews Completed from 1 July 2016 to 30 June 2019 with a debt	%
16 to 25	26%
26 to 35	33%
36 to 45	19%
46 to 55	14%
56 to 65	7%
66+	1%
Total	**100%**

Reviews completed between 1 July 2016 to 30 June 2019 with a debt:

OCI/EIC/CUPI Reviews Completed from 1 July 2016 to 30 June 2019 with a debt	%
ACT	1%
NSW	32%
NT	1%
QLD	20%
SA	8%
TAS	3%
VIC	26%
WA	9%
Total	**100%**

Reviews completed between 1 July 2016 to 30 June 2019 with a debt:

OCI/EIC/CUPI Reviews Completed from 1 July 2016 to 30 June 2019 with a debt	**%**
Female	55%
Male	45%
Total	**100%**

All reviews completed between 1 July 2016 to 30 June 2019:

OCI/EIC/CUPI Reviews from 1 July 2016 to 30 June 2019	**%**
Austudy Payment	4%
Disability Support Pension	4%
Newstart Allowance	47%
Parenting Payment	12%
Sickness Allowance	2%
Youth Allowance	28%
Other	3%
Total	**100%**

Budget measures

Actuals – as at 30 June 2019

	2015-16	2016-17	2017-18	2018-19*	Total
	Actual	Actual	Actual	Actual	Actual
Fiscal savings ($m)	401.2	324.5	405.0	804.6	1,935.3
Underlying cash ($m)	55.8	148.8	175.4	333.5	713.5
DHS costs ($m)	71.8	110.4	192.8	231.0	606.0
Completed reviews	101,563	214,842	220,401	418,835	955,641
% of debts raised	98	74	75	84	81

* note in 2018-19, there were 105,920 'data driven' completions that do not impact on debt percentage calculations.

Forward Estimates (Projections)

	2019-20	2020-21	2021-22	Total (forward estimates)
	Estimate	Estimate	Estimate	
Fiscal savings ($m)	747.9	775.7	592.0	2,115.7
Underlying cash ($m)	334.2	388.7	346.6	1,069.5
DHS costs ($m)	202.2	198.1	172.5	572.8
Reviews	500,000	550,000	550,000	1,600,000

Debt recovery

Debts recovered by year – life of measures as at 30 June 2019:

	2015-16	2016-17	2017-18	2018-19	Total
Recovery* ($m)	54.2	142.2	152.9	293.5	642.7

* excludes preventative savings

Review and appeals

Appeals from July 2016 - as at 30 June 2019:

Income Compliance*	**Number**	**%**
Number of completed income compliance reviews with debt	**686,901**	
Number of formal internal reviews of decision**	7,421	1.1
number varied/other	3,645	0.5
Number of external reviews of decision (AAT)	1,429	0.2
number varied/other***	817	0.1

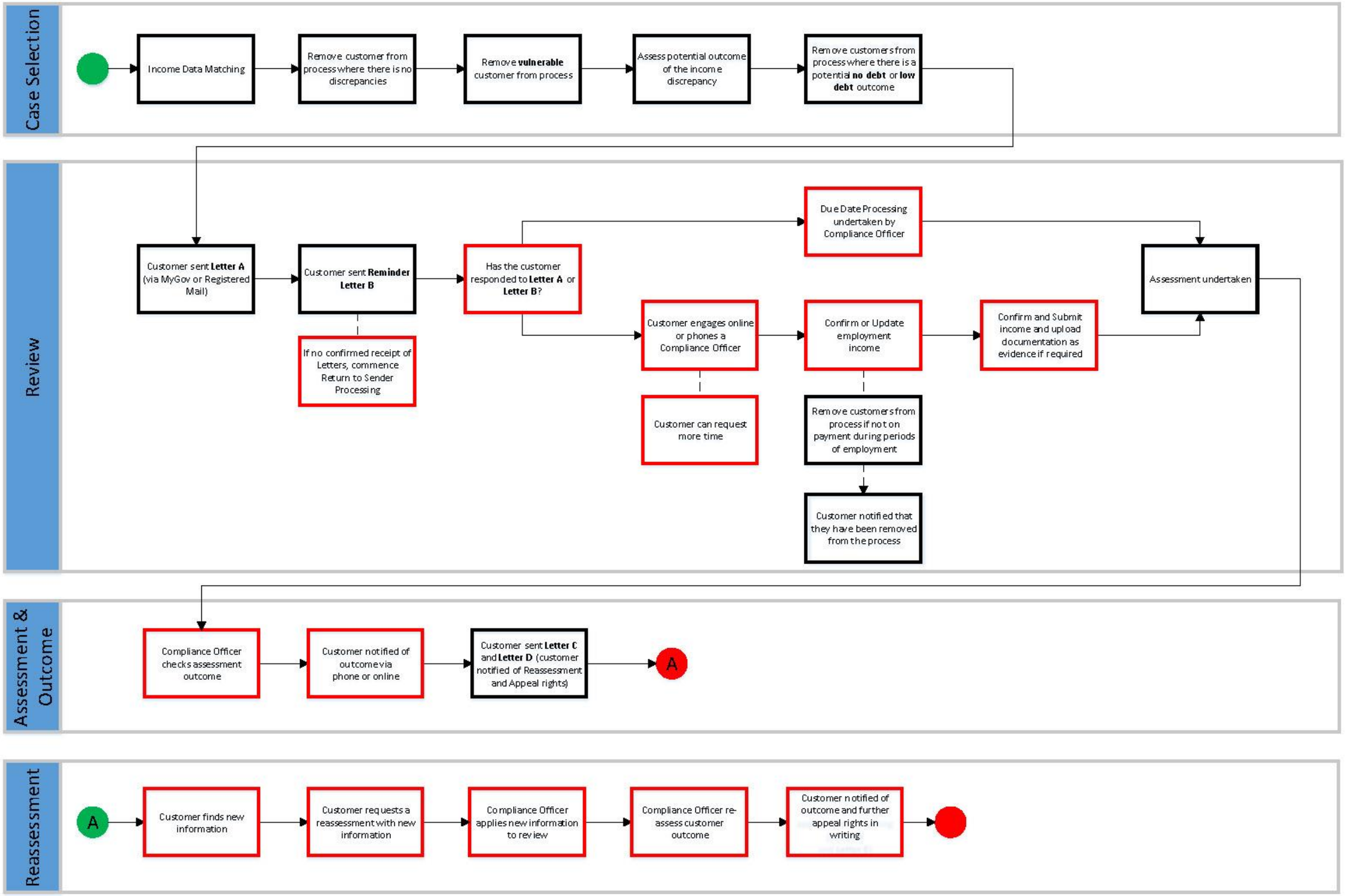
*The income compliance measures began in July 2015. Reviews/Appeals data is from July 2016, when the online platform commenced. In 2015-16, there were 3582 Reviews/Appeals related to PAYG manual completions.

**Internal review of decision by an Authorised Review Officer.

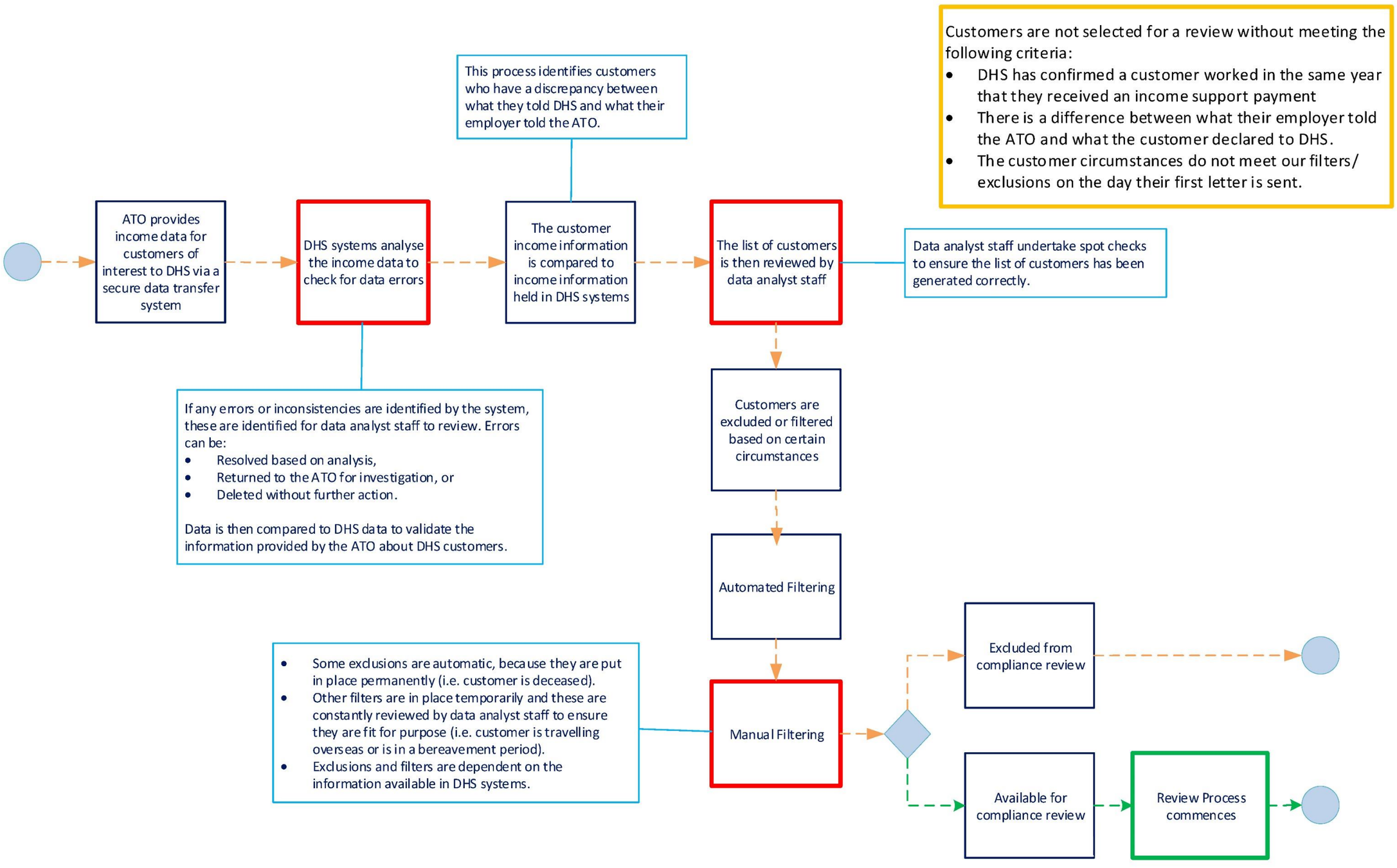
***The number of Administrative Appeals Tribunal (AAT) decisions to set aside or vary the original decision also include cases where the applicant put forward new information not available at the time of the original decision.

Appendix B: Our current process

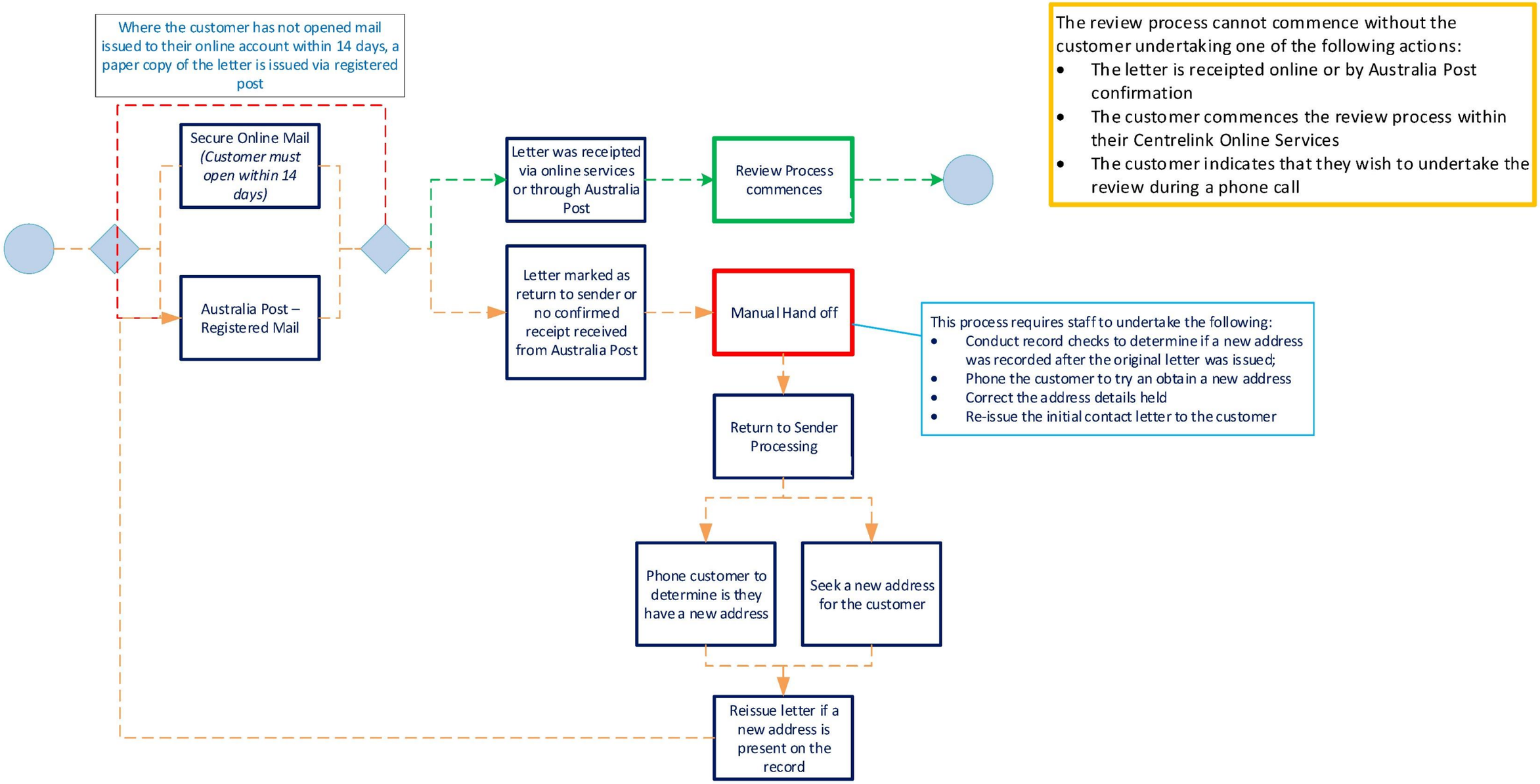
Detailed process flow



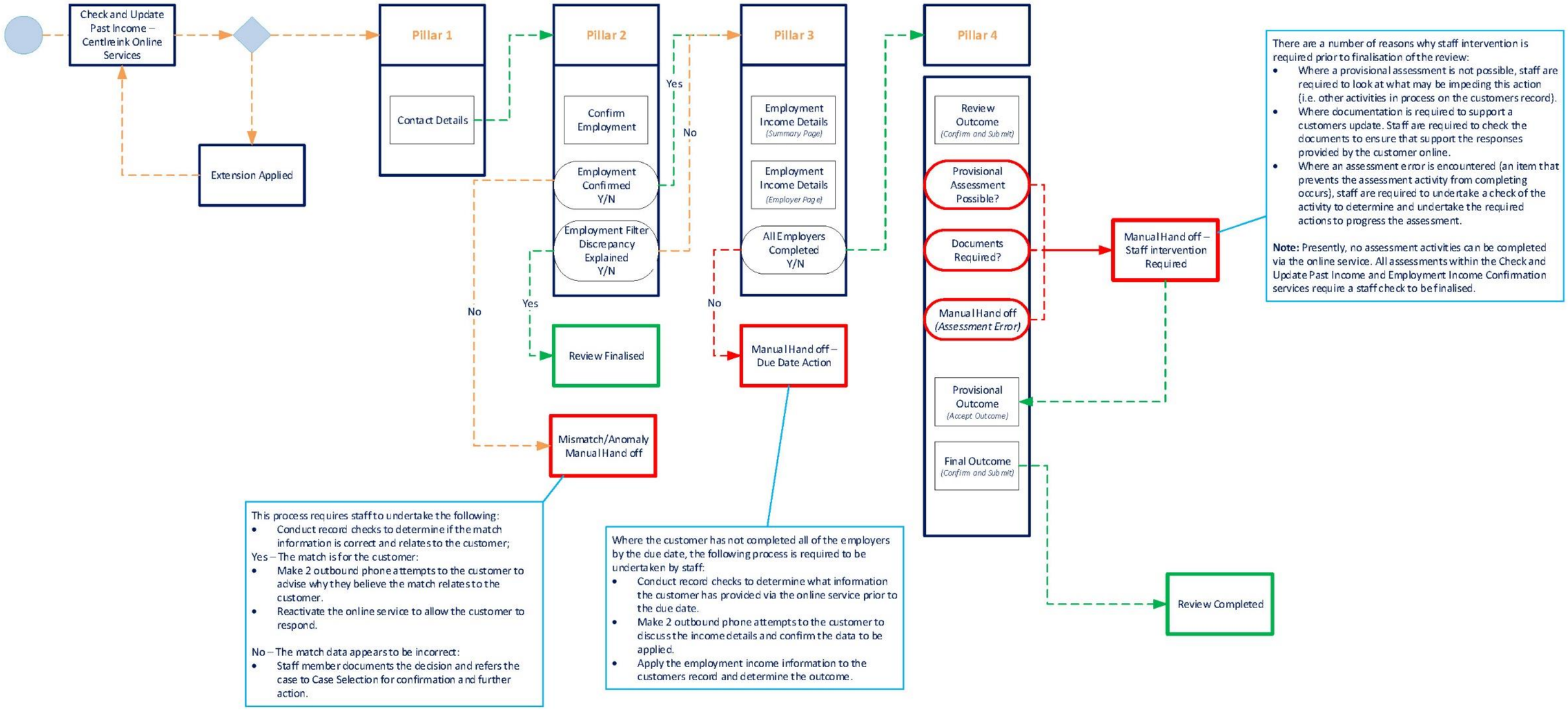
Case selection



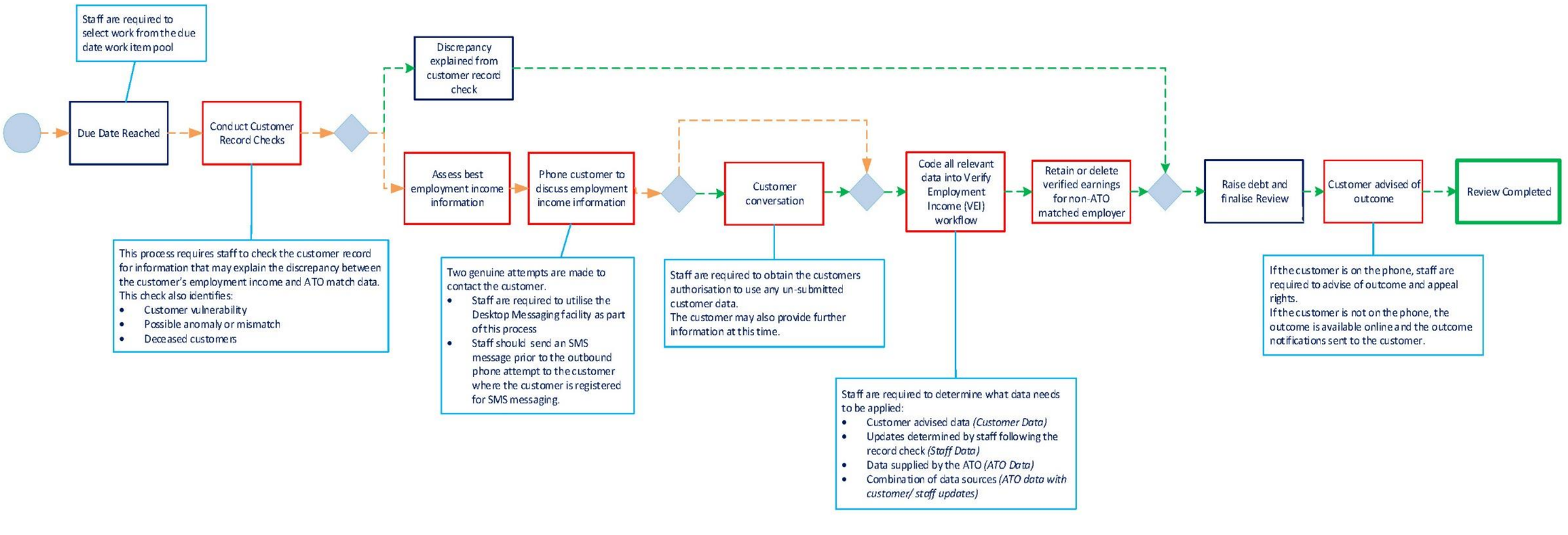
Letter receipting



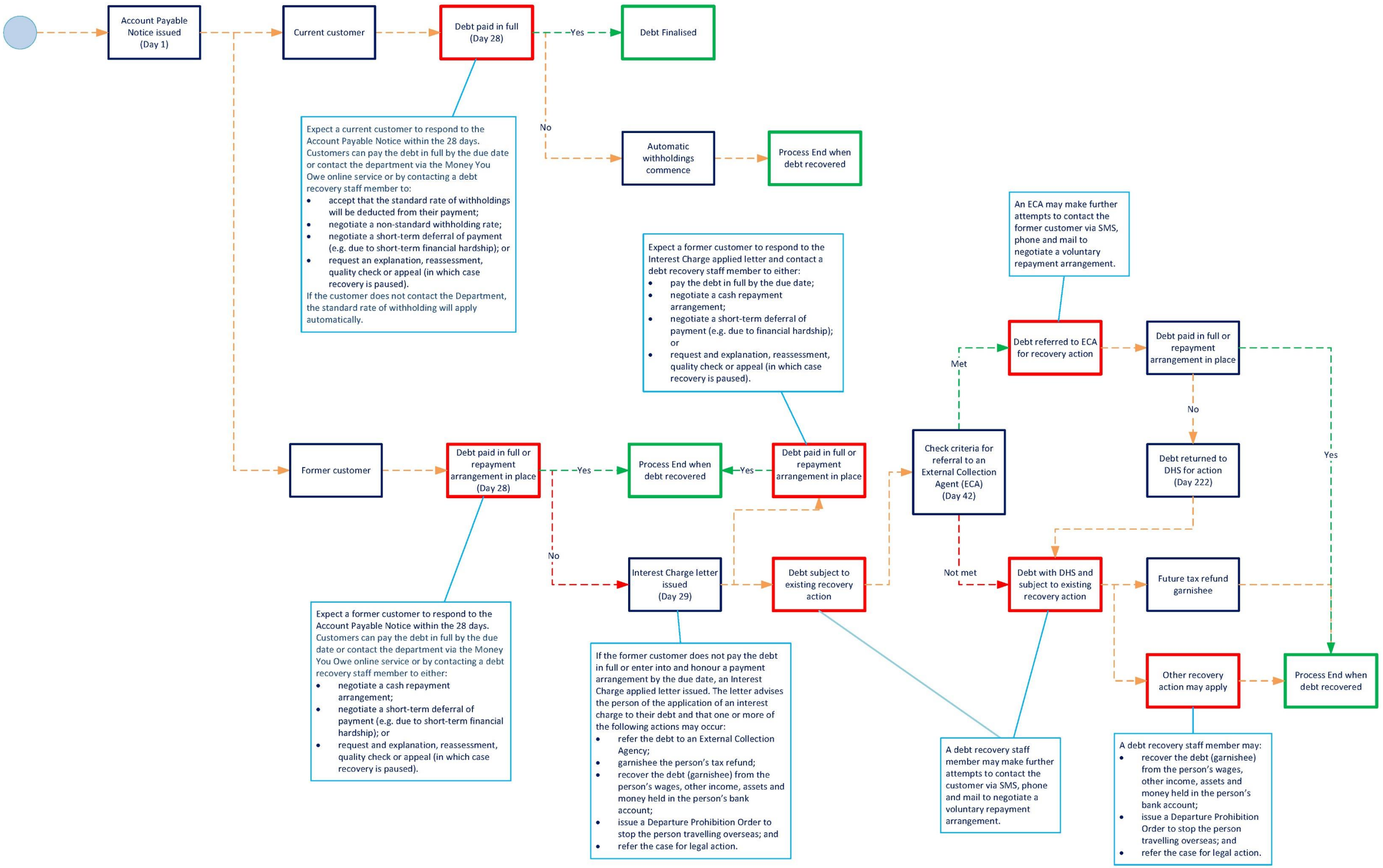
CUPI online system



Due Date Processing



Debt recovery



Note: there are further touchpoints between staff and customers throughout the internal review process, if requested by the customer i.e. quality checks by Subject Matter Experts and internal reviews by Authorised Review Officers.

Appendix C: Letters

Letter A: Initiation letter- Standard CUPI Initiation Letter

If not delivered: {RETURNTOSENDERADDRESS}
{RETURNADDRESSBARCODE}
{FORMID}

Customer Reference Number: **{REFERENCE.NUMBER}**

Australian Government
Department of Human Services

centrelink

<NOMCLI:
{RECIP.BARCODE}
{NOMINEE.NAME}
{NOMINEE.ADDRESS}
!

AP Article Id: RPR33 BH900 05400 00000 32603

{RECIP.BARCODE}
{CLIENT.TITLE.FULLNAME}
{CLIENT.POST.ADD}
>

{PRINT.DATE}

<NOM: (Suppression = N or blank): This is a copy of the letter we have sent to {CLIENT.FULLNAME} for whom you are the nominee.!(Suppression = Y): This letter provides information about {CLIENT.FULLNAME} for whom you are the nominee.! (No Nom)>

Dear <SALUTATION>

We need you to check and update your past income information

We need to make sure that you received the right amount of payments from us in the past.

The Australian Taxation Office (ATO) has given us information about how much income you earned from work in the past.

The information from the ATO is different to the information you reported to us.

We need your help to check and update your information. You need to do this even if you haven't received any Centrelink payments for a while.

What do you need to do?
You have **28 days** from when you receive this letter to update your information. Over the page, you'll find the information we have received from the ATO. Please check this carefully.

Then, go to **humanservices.gov.au/confirmincome** and select 'Start here'. Enter:

- your Customer Reference Number (CRN): **{REFERENCE.NUMBER}**, and
- your confirmation code: **{confirmationCode}**.

OR
Go to **my.gov.au** and sign in to access your Centrelink online account.

Documents like payslips or bank statements will help you to do this. We understand you may not be able to get these quickly. That's ok – you can ask for more time if you need it.

If you don't check and update your information, we will use the details we already have, including the information from the ATO. This might mean you have to pay money back.

If you need help, go to **humanservices.gov.au/checkpastincome** or call us on **1800 061 838**.

Yours sincerely

National Manager
Compliance Programme

Your Customer Reference Number is **{REFERENCE.NUMBER}**

You are here

Past income information

The information the ATO has sent us is below. Please check this information carefully, including the dates. Then go online to check and update your information.
We explain how to do this on the first page of this letter.

Employer	{employer}
Dates of Employment	{employmentPeriod}
Earnings	${earnings}
Employer	{employer}
Dates of Employment	{employmentPeriod}
Earnings	${earnings}
Employer	{employer}
Dates of Employment	{employmentPeriod}
Earnings	${earnings}

If you need an interpreter

This letter contains important information. If you need an interpreter, please call us and we will arrange for someone to talk to you in your preferred language about this letter.

Privacy and your personal information

The privacy and security of your personal information is important to us, and it is protected by law. We need to collect this information so we can process and manage your applications and payments, and provide services to you. We may collect information from third parties so we can contact you. We only share your information with other parties where you have agreed, or where the law allows or requires it. For more information, go to **humanservices.gov.au/privacy**

Data matching activities

We undertake regular data-matching activities in line with the *Data-matching Program (Assistance and Tax) Act 1990*, the Office of the Australian Information Commissioner's Guidelines on Data Matching in Australian Government Administration and social security law. This includes matching with the:

- Australian Securities and Investments Commission
- Australian Taxation Office
- Commonwealth Superannuation Corporation
- Department of Jobs and Small Business
- Department of Health
- Department of Social Services
- Department of Home Affairs
- Defence Housing Australia
- Department of Corrective Services in each state and territory
- Registrar of Births, Deaths and Marriages in each state and territory
- public and private education providers in each state and territory.

To make a complaint or give us feedback

We aim to resolve your concerns as quickly as possible. If you want to make a complaint or give us feedback you can:

- call our feedback and complaints line on **1800 132 468**
- go to **humanservices.gov.au/feedback** for other options.

If we are not able to resolve your complaint to your satisfaction, you can contact the Commonwealth Ombudsman by going to their website ombudsman.gov.au or calling them on **1300 362 072**.

Letter A2: Initiation letter- Standard Staff Assisted Initiation Letter

If not delivered: {RETURNTOSENDERADDRESS}

{RETURNADDRESSBARCODE}

{FORMID}

Australian Government
Department of Human Services
centrelink

Customer Reference Number: {REFERENCE.NUMBER}

<NOMCLI:
{RECIP.BARCODE}
{NOMINEE.NAME}
{NOMINEE.ADDRESS}
!

{RECIP.BARCODE}
{CLIENT.TITLE.FULLNAME}
{CLIENT.POST.ADD}
>

{PRINT.DATE}

<NOM: (Suppression = N or blank): This is a copy of the letter we have sent to {CLIENT.FULLNAME} for whom you are the nominee.!(Suppression = Y): This letter provides information about {CLIENT.FULLNAME} for whom you are the nominee.! (No Nom)>

Dear <SALUTATION>

We need you to check and update your past income information

We need to make sure that you received the right amount of payments from us in the past.

The Australian Taxation Office (ATO) has given us information about how much income you earned from work in the past.

The information from the ATO is different to the information you reported to us.

We need your help to check and update your information. You need to do this even if you haven't received any Centrelink payments for a while.

What do you need to do?

Over the page, you'll find the information we have received from the ATO. Please check this carefully.

Then, call us on **1800 061 838** to check and update your information **within 28 days** of receiving this letter. When you call us, you will be asked for your Customer Reference Number (CRN): **{REFERENCE.NUMBER}**.

OR

If you would like to do this online, you can go to **humanservices.gov.au/confirmincome** and select 'Start here'. Enter:

- your Customer Reference Number (CRN): **{REFERENCE.NUMBER}**, and
- your confirmation code: **{confirmationCode}**.

Documents like payslips or bank statements will help you to check and update your information. We understand you may not be able to get these quickly. That's ok – you can ask for more time if you need it.

If you don’t check and update your information within 28 days, we will use the details we already have, including the information from the ATO. This might mean you have to pay money back.

If you need help, go to **humanservices.gov.au/checkpastincome** or call us on **1800 061 838**.

Yours sincerely

National Manager
Compliance Programme

Your Customer Reference Number is **{REFERENCE.NUMBER}**

You are here

Past income information

The information the ATO has sent us is below. Please check this information carefully, including the dates. Then call us or go online to check and update your information. We explain how to do this on the first page of this letter.

Employer	{employer}
Dates of Employment	{employmentPeriod}
Earnings	${earnings}
Employer	{employer}
Dates of Employment	{employmentPeriod}
Earnings	${earnings}
Employer	{employer}
Dates of Employment	{employmentPeriod}
Earnings	${earnings}

If you need an interpreter

This letter contains important information. If you need an interpreter, please call us and we will arrange for someone to talk to you in your preferred language about this letter.

Privacy and your personal information

The privacy and security of your personal information is important to us, and it is protected by law. We need to collect this information so we can process and manage your applications and payments, and provide services to you. We may collect information from third parties so we can contact you. We only share your information with other parties where you have agreed, or where the law allows or requires it. For more information, go to **humanservices.gov.au/privacy**

Data matching activities

We undertake regular data-matching activities in line with the *Data-matching Program (Assistance and Tax) Act 1990*, the Office of the Australian Information Commissioner's Guidelines on Data Matching in Australian Government Administration and social security law. This includes matching with the:

- Australian Securities and Investments Commission
- Australian Taxation Office
- Commonwealth Superannuation Corporation
- Department of Jobs and Small Business
- Department of Health
- Department of Social Services
- Department of Home Affairs
- Defence Housing Australia
- Department of Corrective Services in each state and territory

- Registrar of Births, Deaths and Marriages in each state and territory
- public and private education providers in each state and territory.

To make a complaint or give us feedback

We aim to resolve your concerns as quickly as possible. If you want to make a complaint or give us feedback you can:

- call our feedback and complaints line on **1800 132 468**
- go to **humanservices.gov.au/feedback** for other options.

If we are not able to resolve your complaint to your satisfaction, you can contact the Commonwealth Ombudsman by going to their website ombudsman.gov.au or calling them on **1300 362 072**.

Letter B: Reminder letter

If not delivered: {RETURNTOSENDERADDRESS}
{RETURNADDRESSBARCODE}
{FORMID}

Australian Government
Department of Human Services
centrelink

Customer Reference Number: **{REFERENCE.NUMBER}**

<NOMCLI:
{RECIP.BARCODE}
{NOMINEE.NAME}
{NOMINEE.ADDRESS}
!

AP Article Id: RPR33 BH900 05400 00000 32603

{RECIP.BARCODE}
{CLIENT.TITLE.FULLNAME}
{CLIENT.POST.ADD}

{PRINT.DATE}

Dear <SALUTATION>

Reminder – Check and update your past income information

We recently wrote to you asking you to check and update your past income information. This letter is to remind you that you are running out of time.

We need your help to check and update your information. You need to do this even if you haven't received any Centrelink payments for a while.

You need to do this **by {due date}**.

What do you need to do?

Go to **humanservices.gov.au/confirmincome** and select 'Start here'.
Enter:

- your Customer Reference Number (CRN): **{REFERENCE.NUMBER}**, and
- your confirmation code: **{confirmationCode}**.

OR
Go to **my.gov.au** and sign in to access your Centrelink online account.

If you need more time, you can request it online.

If you don't check and update your information, or ask for more time, **by {DUE DATE},** we will use the details we already have, including the information from the Australian Taxation Office. This might mean you have to pay money back.

In cases where you have not reported all of your income information, a 10% recovery fee may apply. This fee will not apply if you contact us and give us an acceptable reason for not reporting your past income.

If you need help, go to **humanservices.gov.au/checkpastincome** or call us on **1800 061 838.**

Yours sincerely

National Manager
Compliance Programme

Your Customer Reference Number is **{REFERENCE.NUMBER}**

You are here

Check
Go online

We review

Outcome
We will tell you the result

If you need an interpreter
This letter contains important information. If you need an interpreter, please call us and we will arrange for someone to talk to you in your preferred language about this letter.

Privacy and your personal information
The privacy and security of your personal information is important to us, and it is protected by law. We need to collect this information so we can process and manage your applications and payments, and provide services to you. We may collect information from third parties so we can contact you. We only share your information with other parties where you have agreed, or where the law allows or requires it. For more information, go to **humanservices.gov.au/privacy**

Data matching activities
We undertake regular data-matching activities in line with the *Data-Matching Program (Assistance and Tax) Act 1990*, the Office of the Australian Information Commissioner's Guidelines on Data Matching in Australian Government Administration and social security law. This includes matching with the:

- Australian Securities and Investments Commission
- Australian Taxation Office
- Commonwealth Superannuation Corporation
- Department of Jobs and Small Business
- Department of Health
- Department of Social Services
- Department of Home Affairs
- Defence Housing Australia
- Department of Corrective Services in each state and territory
- Registrar of Births, Deaths and Marriages in each state and territory
- public and private education providers in each state and territory.

To make a complaint or give us feedback
We aim to resolve your concerns as quickly as possible. If you want to make a complaint or give us feedback you can:

- call our feedback and complaints line on **1800 132 468**
- go to **humanservices.gov.au/feedback** for other options.

If we are not able to resolve your complaint to your satisfaction, you can contact the Commonwealth Ombudsman by going to their website ombudsman.gov.au or calling them on **1300 362 072**.

Letter C: Review outcome letter

If not delivered: {RETURNTOSENDERADDRESS}
{RETURNADDRESSBARCODE}
{FORMID}

Australian Government
Department of Human Services
centrelink

Customer Reference Number: **{REFERENCE.NUMBER}**

<NOMCLI:
{RECIP.BARCODE}
{NOMINEE.NAME}
{NOMINEE.ADDRESS}
!

{RECIP.BARCODE}
{CLIENT.TITLE.FULLNAME}
{CLIENT.POST.ADD}
>

{PRINT.DATE}

<NOM: (Suppression = N or blank): This is a copy of the letter we have sent to {CLIENT.FULLNAME} for whom you are the nominee.!(Suppression = Y): This letter provides information about {CLIENT.FULLNAME} for whom you are the nominee.! (No Nom)>

Dear <SALUTATION>

We have finished checking your past income

Thank you for checking and updating your past income information. We have used the information you told us to assess the amount of payments you received from us in the past.

What this means for you
<RULE: (use this paragraph where there is a minor discrepancy):

The amount of employment income you reported to us:	${variable}
The amount of employment income reported to us should have been:	${variable}
The amount you received from us:	${variable}
The amount you should have received from us:	${variable}
The amount you owe us*:	**${DEBT}**

*The amount you owe us may also include changes to other amounts and allowances you have received. For more information, <ONLONLY: view your online statement at **humanservices.gov.au/confirmincome** or> call us on **1800 061 838**.

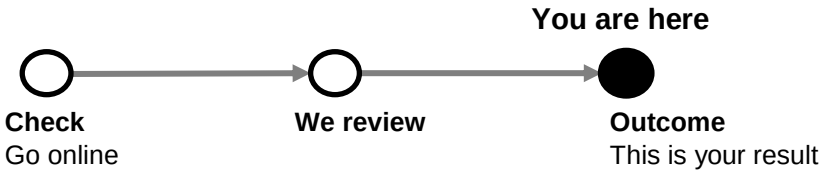
! (use this paragraph where there is a large discrepancy):
You received more than you should have from us. The amount you owe is **${DEBT}**.>

This is a notice of decision under social security law. If you want to discuss or you do not agree with the decision, you can call us on **1800 061 838** to have the decision explained or reviewed.

What happens next
We will write to you again about the amount you owe and explain how to pay it. There are payment plans and options available to help you.

Yours sincerely

National Manager
Compliance Risk
Your Customer Reference Number is **{REFERENCE.NUMBER}**



If you need an interpreter

This letter contains important information. If you need an interpreter, please call us and we will arrange for someone to talk to you in your preferred language about this letter.

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.
- Contact the Administrative Appeals Tribunal (AAT) if you do not agree with the review officer's decision.
- If you do not agree with the decision of the AAT, you may be able to appeal further. For more information about the AAT, please go to **aat.gov.au**

All of the above are free of charge.

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.

To make a complaint or give us feedback

We aim to resolve your concerns as quickly as possible. If you want to make a complaint or give us feedback you can:

- call our feedback and complaints line on **1800 132 468**
- go to **humanservices.gov.au/feedback** for other options.

If we are not able to resolve your complaint to your satisfaction, you can contact the Commonwealth Ombudsman by going to their website ombudsman.gov.au or calling them on **1300 362 072**.

Letter C2: Review outcome letter - no contact and debt outcome

If not delivered: {RETURNTOSENDERADDRESS}
{RETURNADDRESSBARCODE}
{FORMID}

Australian Government
Department of Human Services
centrelink

Customer Reference Number: **{REFERENCE.NUMBER}**

<NOMCLI:
{RECIP.BARCODE}
{NOMINEE.NAME}
{NOMINEE.ADDRESS}
!

{RECIP.BARCODE}
{CLIENT.TITLE.FULLNAME}
{CLIENT.POST.ADD}
>

{PRINT.DATE}

<NOM: (Suppression = N or blank): This is a copy of the letter we have sent to {CLIENT.FULLNAME} for whom you are the nominee.!(Suppression = Y): This letter provides information about {CLIENT.FULLNAME} for whom you are the nominee.! (No Nom)>

Dear <SALUTATION>

We have finished checking your past income

We recently asked you to check and update your past income information.

Our records show you did not check and update your information, or ask for more time by the due date. We have used the information we had from the Australian Taxation Office (ATO) to assess the amount of payments you received from us in the past.

What this means for you

<RULE: (use this paragraph where there is a minor discrepancy):

The amount of employment income you reported to us:	${variable}
The amount of employment income reported to us should have been:	${variable}
The amount you received from us:	${variable}
The amount you should have received from us:	${variable}
The amount you owe us* <RECFEE: (including a 10% recovery fee)!null>:	**${DEBT}**

*The amount you owe us may also include changes to other amounts or allowances you have received. For more information, <ONLONLY: view your online statement at **humanservices.gov.au/confirmincome** or> call us on **1800 061 838**.
! (use this paragraph where there is a large discrepancy):
You received more than you should have from us. The amount you owe <RECFEE:(including a 10% recovery fee)> is **${DEBT }**.>

<RECFEE: A 10% recovery fee is included because, based on the information from the ATO, you did not tell us about all of your past income and we have no explanation for why this happened.

If there were personal reasons that stopped you from telling us the correct amount you earned at the time, or you had some other reasonable excuse for not telling us about your earnings, please call us on **1800 061 838** to discuss.!null>

This is a notice of decision under social security law. <RECFEE:null!If you want to discuss or you do not agree with the decision, you can call us on **1800 061 838** and ask us to have the decision explained or reviewed.>

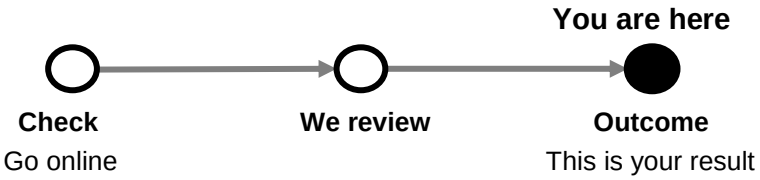
What happens next

We will write to you again about the amount you owe and explain how to pay it. There are payment plans and options available to help you.

Yours sincerely

National Manager
Compliance Risk

Your Customer Reference Number is **{REFERENCE.NUMBER}**



If you need an interpreter

This letter contains important information. If you need an interpreter, please call us and we will arrange for someone to talk to you in your preferred language about this letter.

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.
- Contact the Administrative Appeals Tribunal (AAT) if you do not agree with the review officer's decision.
- If you do not agree with the decision of the AAT, you may be able to appeal further. For more information about the AAT, please go to **aat.gov.au**

All of the above are free of charge.

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.

To make a complaint or give us feedback

We aim to resolve your concerns as quickly as possible. If you want to make a complaint or give us feedback you can:

- call our feedback and complaints line on **1800 132 468**
- go to **humanservices.gov.au/feedback** for other options.

If we are not able to resolve your complaint to your satisfaction, you can contact the Commonwealth Ombudsman by going to their website ombudsman.gov.au or calling them on **1300 362 072**.

Letter C3: Review outcome letter - no debt outcome

If not delivered: {RETURNTOSENDERADDRESS}

{RETURNADDRESSBARCODE}

{FORMID}

Australian Government
Department of Human Services
centrelink

Customer Reference Number: **{REFERENCE.NUMBER}**

<NOMCLI:
{RECIP.BARCODE}
{NOMINEE.NAME}
{NOMINEE.ADDRESS}
!

{RECIP.BARCODE}
{CLIENT.TITLE.FULLNAME}
{CLIENT.POST.ADD}
>

{PRINT.DATE}

<NOM: (Suppression = N or blank): This is a copy of the letter we have sent to {CLIENT.FULLNAME} for whom you are the nominee.!(Suppression = Y): This letter provides information about {CLIENT.FULLNAME} for whom you are the nominee.! (No Nom)>

Dear <SALUTATION>

We have finished checking your past income

Thank you for checking and updating your past income information. We have used the information you told us to assess the amount of payments you received from us in the past.

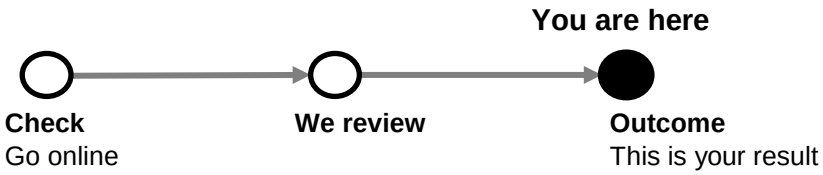
What this means for you
Our check shows that you were paid the right amount of payments.

You do not need to do anything at this time.

Yours sincerely

Director, Earned Income
Customer Compliance

Your Customer Reference Number is **{REFERENCE.NUMBER}**



If you need an interpreter

This letter contains important information. If you need an interpreter, please call us and we will arrange for someone to talk to you in your preferred language about this letter.

To make a complaint or give us feedback

We aim to resolve your concerns as quickly as possible. If you want to make a complaint or give us feedback you can:

- call our feedback and complaints line on **1800 132 468**
- go to **humanservices.gov.au/feedback** for other options.

If we are not able to resolve your complaint to your satisfaction, you can contact the Commonwealth Ombudsman by going to their website ombudsman.gov.au or calling them on **1300 362 072**.

Letter D: Accounts payable letter

Locked Bag 7834 Canberra Bc, ACT 2610

CLK2SS340 H070507650001

Australian Government
Department of Human Services

centrelink

Reference Number:

Date of issue:

Dear

Account number:

DUE DATE:

Amount due: $

SS340.1812

Account Payable

We have reassessed your Age Pension. You were paid more than you were entitled to and you need to pay the money back.

Why you owe money

Because of an increase in the value of your total assets due to an inheritance, you received a higher rate of the Age pension for the period to than you were entitled. You have therefore been overpaid $. We are required to recover this amount.

Details of amount due for Age Pension

Period	Received	Entitled	Amount
to	$	$	$

To discuss the reason for this debt please call 1800 072 076 (call charges may apply).

What you need to do

You need to pay the amount due using one of the payment methods listed on the payment slip. If you cannot pay **by** **,** please call 1800 076 072 to discuss your payment options.

Please see important information on the next page

Payment Slip

*802700162911 VCO

BPAY ® Registered to BPAY Pty Ltd ABN 69 079 137 518

Biller Code:
Ref:

Telephone&InternetBanking-BPAY
Contactyourbankorfinancialinstitution tomakethispaymentfromyourchequeor savingsaccount.Moreinfo: **bpay.com.au**

POST billpay

Use POSTbillpay to pay **by phone** on **131 816**
or **on the internet** at

Pay online - you can make a payment using **postbillpay.com.au**
Visa or Mastercard by logging into your myGov you can create one by going to **my.gov.au**

Pay in person at any Australia Post office or postal

DIRECT DEBIT

To arrange automatic deductions from outlet. your financial institution, log in to your myGov account or call us on 1800 076 072

/1-1

Important information
To avoid being charged interest on this debt, you need to do one of the following by the due date:

- pay the amount due in full
- continue making payments under an existing payment arrangement, or
- enter into a payment arrangement and then make payments under that arrangement.

The interest charge may be applied to the total amount of your outstanding Centrelink debt. Interest will compound daily until a payment is made under an acceptable payment arrangement.

Online services
You can make a payment or view the amount you owe and your payment details online by:

- going to **my.gov.au** and signing in to access your Centrelink online account. Select 'Money you owe' from the menu. If you do not have a myGov account, you can create one and link it to your Centrelink online account.
- using the **Express Plus Centrelink mobile app** and selecting 'Money you owe' from the menu. You can download the free app to your mobile device. Make sure you have the latest version installed. For more information, go to **humanservices.gov.au/expressplus**

Our service centres have free Wi-Fi and computers available for you to use.

If you have paid by BPAY, Australia Post or your Centrelink online account, the payment will take at least three business days to be processed.

What you need to know if you do not pay To recover money you owe us, we can:

- use your tax refund
- reduce payments you receive from us
- use your Family Tax Benefit arrears, lump sum, top-up and supplement payments
- refer your debt to an external collection agency
- use your wages, other assets and income (including money you may hold in a bank account)
- refer your case to our solicitors for legal action
- issue a Departure Prohibition Order, which will stop you from travelling overseas.

Even if you are not receiving Centrelink payments, you still need to tell us about any change in your address or contact details. This needs to be **within 14 days** of the change. You can do this by using your myGov account, or call us on 132 300.

Yours sincerely

(blank: name)
Manager
Delegate of the Chief Executive Centrelink

Your Customer Reference number

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.
- Contact the Administrative Appeals Tribunal (AAT) if you do not agree with the review officer's decision.
- If you do not agree with the decision of the AAT you may be able to appeal further. For more information about the AAT, please go to **aat.gov.au**

All of the above are free of charge.

If you do not agree with a decision we have made, contact us as soon as possible.

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.

Privacy and your personal information

Your personal information is protected by law (including the *Privacy Act 1988)* and is collected by the Australian Government Department of Human Services for the assessment and administration of payments and services.

Your information may be used by the department, or given to other parties, where you have agreed to that, or where it is required or authorised by law (including for the purpose of research or conducting investigations).

You can get more information about the way in which the department will manage your personal information, including our privacy policy at **humanservices.gov.au/privacy**

Data-matching

We data-match with the Australian Taxation Office (ATO) to help recover debts. Our data-matching meets guidelines issued by the Office of the Australian Information Commissioner.

To help pay back money you owe us, we can ask the ATO to withhold or garnishee money from tax refunds or available credits due to you. For more information, go to **humanservices.gov.au/owingmoney**

To make a complaint or give us feedback

We aim to resolve your concerns as quickly as possible. If you want to make a complaint or give us feedback you can:

- call our feedback and complaints line on 1800 132 468
- go to **humanservices.gov.au/feedback** for other options.

If we are not able to resolve your complaint to your satisfaction, you can contact the Commonwealth Ombudsman by going to their website ombudsman.gov.au or calling them on**1300 362 072.**

If you would like to speak to us in your language

If you would like to speak to us in your language, please call **131 202** (call charges may apply). You can also go to **humanservices.gov.au/yourlanguage** where you can read, listen to or watch information in your language.