

What is Centrelink's online income data matching system?

Centrelink can compare the amount of income you declared to Centrelink with the amount of income your employer declared to the Australian Taxation Office (ATO).

If these are different, Centrelink will ask you to either go online or call the Compliance Hotline to provide your actual income information.

Is my debt an online income data matching system debt?

Not all Centrelink debts are raised by the online income data matching system.

The online income matching system is used when the amount of Pay As You Go (PAYG) income you reported to Centrelink is different to the amount your employer reported to the ATO. It is only used for social security payments (not family tax benefit, child care benefit or other family assistance payments) and is not used for debts prior to 2010.

You can work out if your debt was raised by the online income data matching system by looking at Centrelink letters. Before a debt is raised, a letter is sent asking you to go online to provide income information. These letters are sent by registered post or to your myGov inbox. You are also given the option to call and talk to a Centrelink Compliance Officer.

If you only had Pay As You Go (PAYG) income, and you are able to enter your income information directly into the Centrelink online system yourself, your debt (if any) can be calculated by the system without needing you to talk to anyone at Centrelink.

Do I have to go online or contact Centrelink? What if I don't?

The online system is your chance to tell Centrelink the dates you worked and the actual income you earned. You can use pay slips if you can't remember what you earned. If you cannot find or access payslips, Centrelink will accept information from bank statements.

You do not have to go online or contact Centrelink, but if you don't:

- Centrelink will use the ATO information to work out an **average** fortnightly income amount over the period that ATO have advised for you.
- Centrelink will use this fortnightly amount to fill in the income information gaps for any fortnights that have not been adequately verified.
- This fortnightly income is the best information Centrelink has available to calculate your income in the absence of you engaging with them. It may not be the same as the actual income information you could provide and it could affect your debt amount (if any).

What if I need help?

If you are unsure or having trouble doing what Centrelink asks, there is a dedicated Compliance Helpline **1800 086 400** you can call for help. We recommend you call this

number before making a complaint to the Department of Human Services (DHS) Feedback and Complaints line or to our Office.

What if I can't get my bank statements or pay slips?

In limited circumstances, Centrelink may decide to use its information gathering powers to help collect income information, for example if:

- you have been unable to get pay slips or bank statements despite reasonable attempts to do so, or
- the cost of obtaining the information would put you in financial hardship.

I've received an account payable notice from Centrelink, what now?

If you can provide Centrelink with income information, or if you think it has used incorrect information, call the Centrelink Compliance Helpline on **1800 086 400**. Centrelink will do a reassessment and can recalculate the debt using the new information you provide.

You do not have to pay all the debt at once if you cannot afford it. Call Centrelink on **1800 076 072** to arrange affordable fortnightly repayment instalments.

If you disagree with the debt decision, you can ask to have an Authorised Review Officer review the decision. Centrelink will pause recovery of your debt during your review. You can find information about requesting a review by clicking [here](#).

If you are unhappy with the service you received from the compliance helpline you can complain to DHS Feedback and Complaints.

Other sources of help

- If you need legal advice contact your local National Social Security Rights Network (NSSRN) organisations www.welfarights.org.au or Legal Aid www.nationallegalaid.org
- Visit the NSSRN website for factsheets to assist with these issues: www.welfarights.org.au/news/2017/1/9/new-factsheet-centrelink-online-debt-system
- Visit the Australian Competition and Consumer Commission website for information about what to do if you are contacted by a debt collector: www.accc.gov.au/publications/debt-collection-guideline-for-collectors-creditors
- Visit the National Debt Helpline for information to assist with managing debt: www.ndh.org.au