If not delivered: Locked Bag 7834 Canberra BC, ACT 2610



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Customer Reference Number: 408 781 023X



## centrelink

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Mr. Junyang Wang 15 Seabird Dr POINT COOK VIC 3030

7 November 2023

Dear Mr. Wang

## Family Tax Benefit 2022-23 overpayment

You were paid Family Tax Benefit during the 2022-23 financial year based on your estimated family income. We have now checked your entitlement using your actual family income.

Your family income for the 2022-23 financial year was \$94,987.00. Based on this income and your family circumstances during that year, you received more Family Tax Benefit than you were entitled to.

#### **Details of your assessment**

What you were paid \$14,709.50
What you are entitled to \$8,099.35
This includes:
Standard Family Tax Benefit \$7,701.50

Standard Family Tax Benefit \$7,701.50
Family Tax Benefit Part B Supplement \$397.85

Excess amount \$6,610.15

Money you owe \$6,610.15

You can get more details about the debt via your Centrelink online account by searching 'Money you owe', or you can call us on 136 150. If you need help understanding your debt, go to servicesaustralia.gov.au/balancing

If you want further information about the debt, we can give you an explanation. If you disagree with the debt, you can apply for a review. Go to the 'If you want more information or don't agree with a decision' section in this letter for more details.

#### What you need to do

Pay in full, or set up a repayment plan and make your first payment, **by 5 December 2023**. Read 'How to pay' on the right hand side of this letter. If you cannot repay the money, call us, we are here to help you.

Amount due

\$6,610.15

Make a repayment or pay in full by **5 December 2023** 

## How to pay

# Go online or call us to set up a repayment plan or pay in full

Account number: C3502427



Go to your **Centrelink online account** at **my.gov.au** and search for 'Money you owe'.



Use the **Express Plus Centrelink mobile app** and search for 'Money you owe'.



Call us on 1800 076 072 (call charges may apply).

#### **BPAY®**



Biller Code: 21915 Ref: 408 781 023 00

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make
this payment from your cheque, savings, debit,
credit card or transaction account. More info:
bpay.com.au

## **POST billpay**



**Billpay Code**: 0802 **Ref:** 408 781 023 00

**Use POST billpay** to pay by phone on 131 816 or online at postbillpay.com.au

Pay in person at any Australia Post Office or postal outlet.



\*802 408781023 X Mr. Junyang Wang

#### If you do not take action

If you do not repay the debt in full, or make your first payment by the due date, you may be charged interest. You may also be charged interest if you do not keep to your repayment plan. We may also consider other ways to get the money back. The best way to avoid this happening is to talk to us. We can support you to repay the money in a way that suits your situation.

Other ways we may recover the money include:

- taking an amount from your fortnightly payments you get from us
- using your tax refund, Family Tax Benefit arrears, lump sum, top-up and supplement payments.

This may occur even if you have an existing repayment plan in place.

For more information go to servicesaustralia.gov.au/owingmoney

## If you want more information or don't agree with a decision

- You can contact us and we will explain the decision. We may be able to resolve your concerns without a formal review.
- You can ask for a formal review of the decision. We can change the decision if it is wrong. This review is free.

There is no time limit for a review of a decision about money you owe us. However, we may ask you to start making repayments while we review the decision.

#### Go to servicesaustralia.gov.au/reviewsandappeals

If you do not agree with the outcome of the review, you can apply to the Administrative Appeals Tribunal (AAT). The AAT is an independent body which can review a range of decisions made by Services Australia. The AAT can only review a decision that we have reviewed. For more information about applying to the AAT, please go to **aat.gov.au** 

## If you would like to speak to us in your language

When you contact us, let us know if you need an interpreter and we will arrange one for free. This includes interpreters for Aboriginal and Torres Strait Islander languages.

#### If you need support

To access government and community organisation support in your state or territory, go to servicesaustralia.gov.au/servicefinder

#### Impacted by a disaster?

Help is available if you have been impacted by a recent disaster. We can assist you with your repayments. Go to your Centrelink online account at **my.gov.au** and search 'Money you owe' or call us on **1800 076 072**.

Yours sincerely

Todd Hunt Manager

#### **Important information**

- If you cannot pay the amount payable in full by the due date: We will make fortnightly deductions from your Family Tax Benefit. Deductions will start automatically from the first payment of Family Tax Benefit made to you after the due date.
- We may contact you to talk about whether you can repay the amount owing more quickly. If you need to change the amount being deducted from your payments (for example you want to increase the amount you are paying or the automatic rate of deductions is too high for you), please call us on 1800 076 072.

- If we are recovering money you owe to the Commonwealth, you will not be eligible for an advance of Family Tax Benefit. You can apply for an advance once your Centrelink debt is paid in full.
- Your Family Tax Benefit includes a Part B Supplement amount of \$397.85. This is included in your entitlement after the end of the financial year, when your payments are checked. We can use the Supplement to reduce money you owe us. This may occur even if you have an existing repayment arrangement in place.
- Your combined family income was above the \$80,000 income limit that applies to the Family Tax Benefit Part A supplement. This means you are not eligible for the Family Tax Benefit Part A supplement.

## **Balancing your payment**

Your Family Tax Benefit is checked at the end of the financial year to make sure we paid you the correct amount. This will happen after we have confirmed your family income information with the Australian Taxation Office (ATO) or you have told us you are not required to lodge a tax return.

- If you overestimated your family income you may have been underpaid during the year. You may receive a top up payment after the end of the financial year.
- If you underestimated your family income, you may have been overpaid during the year, and you will need to pay this amount back to us.
- If you underestimate your family income for two consecutive financial years and you are found to have had no entitlement to Family Tax Benefit for those years, you will not be able to receive any future Family Tax Benefit payments as fortnightly instalments.

## **Child support**

- If we collect child support on your behalf, the amount of Family Tax Benefit you receive will be balanced at the end of the financial year using the amount of child support you actually received and other income for that financial year.
- If you collected your child support privately, your Family Tax Benefit will be balanced based on the amount of child support you were entitled to receive and any other income for that financial year.

## Make sure your estimate is right

We use your family income estimate to work out your fortnightly payments. It is important to make sure your family income estimate is as accurate as possible.

#### Remember:

- to include income for yourself and your partner for the whole financial year.
- to include income you have already earned and income you expect to earn for the rest of the financial year.
- if you are paid weekly or fortnightly, the number of individual paydays in a financial year can vary. You need to know this when you estimate your income to avoid being overpaid and should check with your employer if you are unsure.

For more information about what to include in your estimate, please go to servicesaustralia.gov.au/familyincomeestimate

#### Reducing the risk of an overpayment

To reduce the risk of an overpayment, your fortnightly Family Tax Benefit may be automatically adjusted when your family income estimate changes.

You can also choose to get some or all of your Family Tax Benefit after the end of the financial year. This will happen after we have confirmed your family income with the ATO or you have told us you are not required to lodge a tax return. We will balance your payments against your actual annual family income and the remaining Family Tax Benefit will be paid to you.

#### Let us know when things change

Let us know within 14 days if your situation changes. This can include getting a new job or changing your address, phone number or email.

You can tell us about these changes using:

- your Centrelink online account through myGov
- the Express Plus Centrelink mobile app
- Centrelink phone self service

For a list of changes that you need to tell us about, please go to servicesaustralia.gov.au/notifychanges

#### 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 servicesaustralia.gov.au/feedback for other options.

If this does not resolve your concerns, you can make a complaint to the Commonwealth Ombudsman at **ombudsman.gov.au** using the online complaints form. If you are unable to complete the online form, you can call them on 1300 362 072.

#### Privacy and your personal information

The privacy and security of your personal information is important to us, and is protected by law. We collect this information so we can process and manage your applications and payments, and provide services to 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 servicesaustralia.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. For more information go to **servicesaustralia.gov.au/datamatch** 

## **Online services**

You can make a repayment, view the amount you owe and your payment details online by:

- signing in to your Centrelink online account through my.gov.au. Select 'Money you owe' from the menu. If you do not have a myGov account, you can create one and link your Centrelink online account to it.
- 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 servicesaustralia.gov.au/expressplus