

FINANCIAL COUNSELLING FACT SHEET #3

CENTREPAY

What is Centrepay?

Centrepay is a free and voluntary service for eligible Centrelink recipients to pay regular bills and expenses directly from their Centrelink payments.

What can I pay using Centrepay?

If you receive an eligible Centrelink payment, you can use Centrepay to pay a range of businesses and services such as:

- utilities and household-related costs
- education and childcare costs
- accommodation
- no-interest loan repayments

You can't pay for:

- gift cards and vouchers
- cigarettes and alcohol
- paying payday lenders, pawn brokers or debt collectors
- payment plans for items such as christmas hampers
- income protection/life insurance

Contact your service provider to see if they accept Centrepay, and work out the fortnightly amount payable to cover the regular expense.

Contact **Fines Victoria** to use Centrepay for court fines and infringement repayments.

How do I set up a Centrepay plan?

People with internet access can set up Centrepay payments online. Full details including step-by-step guides are available on the Services Australia website <https://www.servicesaustralia.gov.au/individuals/services/centrelink/centrepay>

Your provider may want you to fill in a form. If you need assistance setting up your payment plan, visit your local Centrelink office.

Centrepay – an example of how it works

Martha receives the Age Pension. She uses Centrepay to make fortnightly payments for rent, gas, electricity and water. The rest of her pension is then deposited in her bank account to be used for her remaining expenses.

She uses Centrepay as it saves time, is free, and she knows her housing is secure and her main bills are always paid.