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### Key Quality Reminders

- Where we see a customer is the recipient of Centrelink / DVA (protected) payments, we **must** educate them about the 90% arrangement; failure to provide this will result in a compliance breach in QA

## 90% Arrangements under the Code of Operation

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### Introduction

Code of Operation applies to recovery of debt from Department of Human Services (DHS / Centrelink) income support payments or Department of Veteran's Affairs (DVA) payments.

Under the Code of Operation, overdrawn customers with protected payments are able to withdraw up to 90% of the payment they get from DHS and DVA. This code **ONLY** applies to payments included in the [payment schedule](#), any other deposits e.g. salary or child support deposits are **not** within this policy.

However, each case should be assessed on its merits.

This 90% arrangement applies to personal DDA accounts.

Please note, Centrelink requires a customer to use an account that is legally under the customer's name for DVA payments, the account can be in a customer's own name or joint names. If Centrelink or DVA payments are deposited in a business account for any reason, kindly request the customer to open a sole account and have the payments direct to this account.

The 90% arrangement must be offered to ANY related personal accounts of a Centrelink / DVA customer. The arrangement to a related personal account applies regardless of whether the Centrelink / DVA-receiving account is in credit or overdrawn.

Under the Code, the default position is that a customer should be able to retain at least 90 percent of their income support or DVA payment in any fortnightly period. However, nothing in the Code prevents either the customer or ANZ from discussing and agreeing to any amount of repayment appropriate to the circumstances of the customer, therefore when making a 90% Centrelink / DVA arrangement, we must educate the customer on the process, including the option to withdraw less than 90% (thereby paying more towards the arrears) - only if they can.

### Things to Check

Check the following:

Checks	Actions
1 Does the customer have Centrelink / DVA payments paid to their account?	Yes - Continue No - Follow normal call flow as per status of account

2	Is there any other credits made to the account (i.e. wages, cheque etc.)?	Yes - We do not have to give 90% of non-Centrelink / DVA payments  No - Continue
3	Is there any indication that the excess has been caused as a result of fraud on the account? <b>Note:</b> Check the Class, CPID, OCVI and Hogan Diary Notes	Yes - Review notes and refuse access to Centrelink / DVA payment in line with Code of Operations  No - Continue
4	Are there any overdrawn related personal DDA accounts? <b>Note:</b> Check both CAP and CTA to see if any accounts were overdrawn before Centrelink / DVA payment received into account	<b>Note:</b> Arrangement can also be offered to related overdrawn accounts (other DDA's that do not receive Centrelink / DVA but are overdrawn).  1 or 2 related accounts - Continue  3 or more related accounts - Refer to Supervisor

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### Effective Questions

Ask the Customer:

Effective Questions	Actions
1 You are only required to leave a minimum of 10% of Centrelink's / DVA's payments, would you like to leave more to cover some of the arrears?	Yes - Ask how much customer would like to pay then continue  No - Continue
2 Can you clear the arrears today or within 2 weeks?	Yes - Proceed with <a href="#">Single Payment Arrangement</a> or <a href="#">Multiple Payment Arrangement</a>  No - Continue
3 Can you clear the arrears if we split the amount for you to pay as an arrangement?	Yes - Offer <a href="#">Multiple Payment Arrangement</a>  No - Assess for possible <a href="#">Hardship</a>
4 I can see you have sufficient funds in your Savings Account. Would you like to me to process the payment for you over the phone?	Yes - Proceed to offer <a href="#">VRN</a>  No - Continue
5 I can also process a payment from a valid Australian Visa Debit or Debit MasterCard from another financial institution. Would you like me to process a payment this way?	Yes - Refer to <a href="#">Scheme Debit Payment (SDP)</a>  No - Continue
6 How will you be making this payment?	Method of payment can be by: <ul style="list-style-type: none"> <li>• Internet Banking</li> <li>• Phone Banking</li> <li>• Branch transaction</li> <li>• Go Money</li> <li>• Cheque</li> </ul>

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## Information to Customer

### Advise the Customer:

- Customer is entitled to withdraw up to 90% of their Centrelink / DVA payment or the arranged amount on a related account
- The remaining 10% will go towards reducing the arrears each time they receive their Centrelink / DVA payment on that particular overdrawn account or any related accounts (if they are)
- The customer is responsible for distributing the 10% across all accounts on a 90% arrangement, to ensure the overdrawn balance will continually decrease on all these accounts
  - This means if there are related accounts that 10% funds need to be distributed to, customer will have to request branch staff to split the 10% payment into the relevant DDA's, in line with the payment arrangement agreed upon by collections
  - This applies regardless of whether the Centrelink / DVA-receiving account (funding account) is overdrawn or has a credit balance
- Restraints will be loaded on the overdrawn account preventing all withdrawals, including ATM, EFTPOS, Online Banking, Direct Debits and Periodical Payments
- Customer must advise all merchants and other banks that all payments will be stopped, and make arrangements
- Any other deposits that are not Centrelink / DVA to the account will not be made available
- Normal interest and account servicing fees will accrue and be charged to the account but will be reversed
- A note will be placed on the account letting the branch know the customer is on the arrangement, and the customer can make the 90% withdrawal at the branch
- At the expiry of the demand notice, the account may be transferred to an external collection agency without further notification
- The debt needs to be cleared within 120 days (if it will exceed 180 days overdrawn you will need Team Leader approval)

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## Procedure

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