



**Australian Government**



**Centrelink**  
giving you options

# **Translated Lexicon of Centrelink Terms**

**Chinese**

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**Version: March 2004**

A	
<p><b>ABSTUDY:</b> Financial assistance for Australian Aboriginal and Torres Strait Islanders who study in approved secondary or tertiary education courses.</p>	<p><b>ABSTUDY</b> (土著人士助學金)</p>
<p><b>Acceptable Proof of Identity (POI):</b> People claiming Centrelink payments must prove their and their partners identity by producing original documents from Centrelink’s approved list. These documents will show proof of birth in Australia or proof of arrival in Australia and other documents from the list that will add up to 100 points.</p>	<p>認可的身份證明文件 (POI)</p>
<p><b>Access Points:</b> Centrelink has a large network of more than 300 rural community based agents and Access Points, contracted to provide a range of services on Centrelink’s behalf, such as responding to general enquiries and requests for forms and publications.</p>	<p>代辦處 代理處</p>
<p><b>Action to obtain maintenance:</b> To maximise the amount of Family Tax Benefit Part A paid, a parent or guardian must show they have taken reasonable steps to arrange Maintenance or Child Support Payments from the child’s other parent.</p>	<p>爭取撫養費</p>
<p><b>Actively seeking work:</b> Looking for, and being willing and available to undertake paid work. For example, applying for jobs, attending job interviews.</p>	<p>主動尋工</p>
<p><b>Activity test:</b> People receiving Newstart or Youth Allowance must meet the activity test, which is a set of requirements that job seekers need to meet to show Centrelink that they are actively looking for work.</p>	<p>尋工活動評估</p>
<p><b>Actual Assessment Method:</b> The calculation of Family Tax Benefit, taking into account variable Child Support Payments that the family receives.</p>	<p>實際評估方法</p>
<p><b>Administrative Appeals Tribunal (AAT):</b> An independent tribunal to resolve disputes between people and government agencies. It can review decisions of the Social Security Appeals Tribunal.</p>	<p>行政事務上訴仲裁庭 (AAT)</p>
<p><b>Administrative error:</b> Error in calculating the correct entitlement, made by Centrelink. This error has in no way been caused or contributed to by the claimant/customer.</p>	<p>行政管理錯誤</p>
<p><b>Adult wage:</b> Statutory minimum wage that must be paid to all workers over 21 years of age in a particular industry.</p>	<p>(法定) 最低成人 工資</p>

<p><b>Advance payment:</b> Advance Payments of between \$250 and \$500 can help with a customer's expenses. It is interest free and has to be repaid. Other conditions apply.</p>	<p>預支款項</p>
<p><b>Advanced English for Migrants Program (AEMP):</b> A voluntary program designed to help people increase their English skills for employment purposes.</p>	<p>移民高級英語課程 (AMEP)</p>
<p><b>Affirm:</b> A decision not to change the original decision (usually in a review or appeal situation). That is, to abide by the original decision. Opposite of 'set aside'.</p>	<p>確認</p>
<p><b>Age Pension:</b> A pension for men and women of age pension age who can't provide for themselves in retirement. Recipients must be Australian residents and generally must have lived in Australia for 10 years. Payment is subject to income and assets tests.</p>	<p>養老金 退休金</p>
<p><b>Allowable deductions:</b> Expenses allowed as a deduction from business income for the purposes of calculating a person's entitlement to a Centrelink payment.</p>	<p>允許扣減的金額</p>
<p><b>Annual leave:</b> Yearly entitlement to paid recreation leave, usually between two and four weeks. This may affect some Centrelink payments.</p>	<p>年假</p>
<p><b>Annuity:</b> Regular or periodic payments made under arrangement, usually with a life insurance company, and may be for a fixed period or for a person's lifetime. Annuities can also be received under the terms of a Will.</p>	<p>年金</p>
<p><b>Annul:</b> To cancel, for example if a decision is annulled it is cancelled and usually a new decision is made in its place. Once something is 'annulled', it is treated as if it was never made.</p>	<p>撤銷 宣布無效</p>
<p><b>Anticipated pension:</b> An Italian benefit type and technical term contained in the Italian International Agreement.</p>	<p>預期補助金 (意大利專用)</p>
<p><b>Appeal:</b> If a person is not happy with a decision made by Centrelink he or she can ask to have the decision reconsidered.</p>	<p>上訴</p>
<p><b>Apprenticeship:</b> A scheme combining practical work with structured training to give young people a nationally recognised qualification and experience.</p>	<p>學徒制度 / 計劃</p>
<p><b>Approved care:</b> Child care services that have been 'approved' by the Commonwealth Government. Families can claim reduced child care fees if they use 'approved services'.</p>	<p>核准的托兒服務</p>

<p><b>Approved course of study:</b> A course of approved study as an approved activity for unemployed people, usually full-time and less than six months.</p>	<p>核准的學習課程</p>
<p><b>Approved Deposit Fund:</b> A fund set up for the investment of superannuation and certain other termination payments to allow them to be preserved for use at a later date (usually on retirement).</p>	<p>核准的儲蓄基金</p>
<p><b>Arrears of compensation:</b> Amount awarded because of an injury or illness suffered at work or in an accident, covering the claimant's living expenses during the period the case was considered by a court or tribunal.</p>	<p>賠償金欠款</p>
<p><b>Arrears payment:</b> Back-payment; payment for period in the past.</p>	<p>補款 補發款項</p>
<p><b>Assessable income:</b> Amount of income to be taken into account when determining a rate of pension or benefit. Usually gross income, but deductions are allowed in some circumstances.</p>	<p>應評估收入</p>
<p><b>Assessable period:</b> Any period during which the person received a Centrelink payment.</p>	<p>評估時間段</p>
<p><b>Assessment Fee Subsidy for Disadvantaged Overseas Trained (ASDOT):</b> May help with fees involved in having overseas qualifications assessed.</p>	<p>海外受訓人士資歷 評估補助費 (簡稱：ASDOT費)</p>
<p><b>Assessment Period:</b> The period for assessing a family's shared care, which usually begins on 1 July and ends on 30 June, or earlier if the shared care ends before 30 June.</p>	<p>評估期</p>
<p><b>Assets:</b> Any goods, money, real estate, personal property, interest in any property, any debt owing to the person and any other right or interest, including a right to income. In short, any valuable possession.</p>	<p>財產 資產</p>
<p><b>Assets Disqualifying Limit:</b> A dollar limit amount where assets owned that are above the limit will disqualify a person or couple from receiving a Centrelink payment.</p>	<p>財產限額</p>
<p><b>Assets Test:</b> A method of calculating a rate of payment or entitlement to a pension using the value of a person's assessable assets.</p>	<p>財產評估</p>

<p><b>Assistance for Isolated Children (AIC) Scheme:</b> Helps the families of primary, secondary and under 16 year old tertiary students who do not have reasonable daily access to an appropriate government school, primarily because of geographic isolation.</p>	<p>邊遠地區兒童扶助計劃 (簡稱：AIC)</p>
<p><b>Assumed Benefit:</b> A benefit not actually being paid but considered by the International Agreement partner (overseas country) as if it were being paid.</p>	<p>假定已付福利金</p>
<p><b>Assurance of Support:</b> Some migrants who do not meet the conditions for independent admission to Australia are required to have an Assurance of Support. This is a legally binding agreement between an Australian resident (the assurer) and the Commonwealth Government, where the Assurer agrees to financially support the assured person. If someone claims a payment, Centrelink needs to know if an 'Assurance of Support' applies.</p>	<p>經濟擔保協議</p>
<p><b>Assurance of Support Bond:</b> An amount paid by the assurer, which can be used by Centrelink to recover an assurance of support debt owed by the assuree. This money is deposited for a fixed term with the Commonwealth Bank and can be retrieved at the end of the Assurance of Support period, if there is no Assurance of Support debt.</p>	<p>經濟擔保押金</p>
<p><b>Assurance of Support Debt:</b> An amount of benefit or allowance received by an assuree during the Assurance of Support period, which the assurer must repay to the Commonwealth.</p>	<p>經濟擔保人欠款</p>
<p><b>Assurance of Support Period:</b> The period of two years commencing from the date of arrival in Australia of the assuree, or the date permanent residence is granted, whichever is later.</p>	<p>經濟擔保期</p>
<p><b>Assuree:</b> The person coming to Australia, for whom the assurance of support statement was provided.</p>	<p>受擔保人</p>
<p><b>Assurer:</b> The person signing the Assurance of Support statement.</p>	<p>擔保人</p>
<p><b>Australian Business Number:</b> An identifying number businesses/employers obtain from the taxation office.</p>	<p>澳洲商業註冊號</p>
<p><b>Australian Resident:</b> A person who resides in Australia and is either: - an Australian citizen; - the holder of a permanent visa; - the holder of a special category visa who is likely to remain permanently in Australia; - or the holder of a special purpose visa who is likely to remain permanently in Australia.</p>	<p>澳洲居民</p>

<p><b>Australians Working Together (AWT):</b> The Government's approach to welfare reform.</p>	<p>澳洲人攜手共進倡議 (簡稱：AWT)</p>
<p><b>Austudy payment:</b> A payment for students aged 25 or over doing an approved full time course at an approved institution.</p>	<p>Austudy助學金</p>
<p><b>Authorised Review Officer (ARO):</b> A Centrelink officer a customer can speak to when dissatisfied with a decision concerning a Centrelink payment. AROs have had no previous involvement in the case, and can affirm the decision or correct the decision if it is incorrect. The ARO will advise the customer on how to appeal to the Social Security Appeals Tribunal if they still disagree.</p>	<p>授權復審員 (ARO)</p>
<p><b>Award:</b> An industrial award is a set of rights of a worker to certain wages and conditions in return for performing a certain type of work and doing a certain job. The award is mutually agreed to by an employer and the worker's union or set by the Australian Industrial Relations Commission.</p>	<p>勞資裁定協議</p>
<p><b>B</b></p>	
<p><b>Basic rate of payment:</b> Minimum amount payable per fortnight, not including additional payments such as Rent Assistance.</p>	<p>基本付款金額</p>
<p><b>Beneficiary:</b> A person who is entitled to income, assets or both from either a trust or a deceased estate.</p>	<p>受惠人</p>
<p><b>Bereavement Allowance:</b> This allowance provides short-term assistance (usually up to 14 weeks) for both male and female persons, without children, in the period immediately following the death of their partner.</p>	<p>短期喪偶津貼</p>
<p><b>Blended family:</b> A family where there are two or more dependent children who are the result of earlier relationships of both members of the current partnership.</p>	<p>混合型家庭</p>
<p><b>Board:</b> Payment for meals only.</p>	<p>膳食費</p>
<p><b>Board and lodging:</b> Payment for accommodation and meals.</p>	<p>食宿費</p>
<p><b>Board and lodging in return for services:</b> Receive accommodation and meals without payment but in return for doing some work or duties.</p>	<p>以勞動換取食宿</p>

<p><b>Boarder:</b> Person who lives in someone else's house and pays for meals, accommodation (lodging).</p>	寄宿者
<p><b>Bonds:</b> A type of medium to long-term, fixed-interest investment issued by the Government.</p>	公債
<p><b>Breach penalty:</b> Where you haven't done what you have to do and Centrelink reduces your payment.</p>	違規懲罰
<p><b>Bulk billing:</b> System whereby doctors send their bills directly to Medicare, the national health insurance organisation.</p>	公費醫療
<b>C</b>	
<p><b>Capacity for work:</b> A person's degree of ability to work and earn a living, which may be reduced by an illness or disability.</p>	工作能力
<p><b>Capacity to earn income:</b> Someone's overall capabilities (like health, intellect, experience) to perform gainful activities either as a self-employed person or in someone else's employment.</p>	賺取收入能力
<p><b>Capital gain:</b> Accumulated profit received as one payment on sale or realisation of an investment or property.</p>	資本增值
<p><b>Capitalised maintenance income:</b> A lump sum payment or transfer/settlement of property specifically for maintenance, where the value exceeds \$1500 (such as a car or house or cash payment of a lump sum).</p>	轉作資產的撫養費
<p><b>Capital transfers (lump sums):</b> The transfer of an asset such as a new car or any payment of a lump sum (as separate from regular payments of cash maintenance).</p>	一次性資產轉讓
<p><b>Car fringe benefits:</b> A fringe benefit where the person is provided with a car by the person's employer or an associate of the employer, for private rather than work related purposes. The value of the car affects the Family Payment income test and parental means test under the Social Security Act 1991.</p>	公車私用福利
<p><b>Caree:</b> In respect to carer pension, means the person who receives care from a carer (who in turn qualifies for the carer pension).</p>	照顧對象
<p><b>Career counselling:</b> A free service where professional career advisors help establish and achieve work or study goals.</p>	職業輔導

<p><b>Career Information Centres:</b> Centrelink Career Information Centres provide access to free, easy-to-use information covering all types of careers and courses. They have a selection of course handbooks and videos, and printed and computerised information to help plan for a career, write job applications and resumes and prepare for interviews.</p>	<p>職業資訊中心</p>
<p><b>Carer Payment:</b> Is an income support payment for carers who, because of the demands of their caring role, are unable to support themselves through full time work. The carer does not need to live with the person they are caring for, but must be providing constant care.</p>	<p>照顧者收入補貼</p>
<p><b>Carer Allowance:</b> This may be paid if you are caring for children or adults who need additional care because they have a disability, severe medical condition or are frail aged.</p>	<p>照顧者津貼</p>
<p><b>Cash Maintenance:</b> Maintenance paid regularly as money or the equivalent of a payment of money, for example a cheque, money order or electronic funds transfer.</p>	<p>定期撫養費</p>
<p><b>Cash management trust:</b> Money can be invested in this product with banks, building societies and special cash investment trusts. The manager of the trust invests in the short-term money market and other securities.</p>	<p>現金管理信托基金</p>
<p><b>Casual earnings:</b> Income from casual or intermittent work. Can also be irregular or part-time, for example a regular, casual or part-time intermittent worker's payment.</p>	<p>非固定收入</p>
<p><b>Casual employee:</b> Someone employed on a casual, not permanent, basis. A casual employee might be employed full-time for a well defined (limited) time or part-time, but not on a permanent basis.</p>	<p>臨時工</p>
<p><b>Casual work:</b> Work that is not permanent; may be full-time for a defined (but limited) period or part-time. For example, odd jobs.</p>	<p>臨時工作 散工</p>
<p><b>Centrelink:</b> (THIS TERM IS NEVER TO BE TRANSLATED) A government agency delivering a range of Commonwealth services to the Australian community. Centrelink is set up so people can get more of the help they need in one place.</p>	<p>Centrelink</p>
<p><b>Centrelink Agents:</b> Centrelink has a large network of more than 300 rural community based agents and Access Points, contracted to provide a range of services on Centrelink's behalf, such as responding to general enquiries and requests for forms and publications.</p>	<p>Centrelink代辦處 (代理人)</p>



<p><b>Centrelink Disability Officers:</b> Specially trained staff who provide services to people with disabilities. They can give advice and link customers to employment assistance, as well as advising about medical eligibility for disability and carer related payments.</p>	<p><b>Centrelink</b> 殘障人士服務員</p>
<p><b>Centrelink International Services:</b> Handles the day-to-day details of social security payments to customers living outside Australia. Can provide information and advice on social security agreements and whether payments can be paid outside Australia.</p>	<p><b>Centrelink</b> 國際業務部</p>
<p><b>Centrelink Multilingual Call:</b> A Centrelink service providing information and assistance in languages other than English.</p>	<p><b>Centrelink</b> 多語言電話服務部</p>
<p><b>Centrelink Psychologists:</b> Provide assessments and recommendations to help customers access programs and services that will support their progression in employment, education, training or other social participation activities (for example, voluntary work).</p>	<p><b>Centrelink</b>心理學家</p>
<p><b>Centrelink Reference Number (CRN):</b> A unique number given to every Centrelink customer.</p>	<p><b>Centrelink</b>客戶號碼 (簡稱：CRN)</p>
<p><b>Centrepay:</b> A voluntary direct deduction facility for our customers to use to pay bills such as electricity, gas, water etc - with companies who have adopted the system.</p>	<p><b>Centrepay</b> (中心付款系統)</p>
<p><b>Certified copy:</b> A copy of a document certified by an official as being a true and complete copy of the original document.</p>	<p>認可的副本</p>
<p><b>Change of circumstances:</b> There is a legal requirement for people to notify Centrelink within a specified time of that affect their entitlement.</p>	<p>個人處境變動</p>
<p><b>Child Care Benefit:</b> A Family Payment that helps families with the cost of approved child care.</p>	<p>托兒福利金</p>
<p><b>Child care provider:</b> Includes long day care centres, occasional day care centres, or family day care schemes, where children are supervised and cared for by adults other than their own parents or guardians. Generally the parents of the children pay the child care service provider for the service.</p>	<p>托兒服務提供機構</p>
<p><b>Child support:</b> Money paid to a parent for the support of dependent children, by the children's other parent who is no longer within the relationship.</p>	<p>兒童撫養費</p>

<p><b>Child Support Agency:</b> An agency in the Australian Tax Office, which assesses and/or collects child support payments from the non-custodial parent (the parent who is not living with the child) for payment to the custodian.</p>	<p>兒童撫養費管理處</p>
<p><b>Child support assessment:</b> An amount of child support calculated by the Child Support Agency (CSA) under the administrative formula, which a non-custodial parent is legally obliged to pay. The custodian may choose to have the payments collected by the CSA or arrange to</p>	<p>兒童撫養費評估</p>
<p><b>Child support formula:</b> A formula set out in legislation under the Child Support Scheme, which sets the level of child support that needs to be paid.</p>	<p>兒童撫養費評估公式</p>
<p><b>Child Support Scheme:</b> The Scheme aims to improve financial support for children of separated parents, in accordance with their capacity to pay.</p>	<p>兒童撫養支持計劃</p>
<p><b>Commonwealth Ombudsman</b> An independent person appointed to investigate complaints about action that relates to a matter of administration taken by a Commonwealth Government official or a Commonwealth agency.</p>	<p>聯邦行政事務督察 專員</p>
<p><b>Commission payments:</b> Payments received by a sales person according to the amount of sales generated. This may be in lieu of a salary or may supplement a (low) regular wage.</p>	<p>傭金</p>
<p><b>Commonwealth Pharmaceutical Benefit Scheme:</b> A Commonwealth funded scheme, which subsidises the cost of many prescriptions purchased from pharmacies and public hospitals.</p>	<p>聯邦藥品補助計劃</p>
<p><b>Commonwealth Seniors Health Card:</b> This card gives non-pensioners of age pension age, whose income is below the pension cut-off points, access to low cost prescription medicines and Telephone Allowance.</p>	<p>聯邦老年健康保健卡</p>
<p><b>Community work:</b> Voluntary work undertaken through a Community Work Coordinator. Certain customers can choose Community Work to fulfil their mutual obligation requirements, and then may be eligible for Training Credits and a Passport to Employment.</p>	<p>社區工作</p>
<p><b>Compensation ('compo'):</b> An abbreviation of this term is 'compo'. A payment for compensation made under an insurance or compensation scheme, or a payment of damages, made wholly or partly in respect of lost earnings or lost capacity to earn.</p>	<p>賠償 (俗稱：Compo)</p>

<p><b>Compensation debt:</b> A debt owing to the government representing interim income support payments received by a Centrelink customer (and their partner) during a periodic payment period or lump sum preclusion period.</p>	預支賠償費
<p><b>Compensation payments:</b> For social security purposes, these are payments to a person, which partially or wholly compensate the person for loss of earnings or earning capacity.</p>	賠償款
<p><b>Compensation preclusion period:</b> When a person receives a lump sum compensation payment, Centrelink calculates a preclusion period during which the person is deemed to have been compensated for lost earnings or lost earning capacity. During the preclusion period the person (and their partner) cannot be paid certain Centrelink income support payments.</p>	賠償扣除期
<p><b>Compensation Settlement Date:</b> The date on which a compensation payment becomes payable.</p>	賠償開始日期
<p><b>Compliance:</b> Systems and procedures for the identification and investigation of incorrect payments and fraud.</p>	稽查
<p><b>Confidential:</b> All information given to Centrelink which is used to assess a person's correct entitlement and cannot be given to anybody else unless the person agrees to its release.</p>	保密
<p><b>Confinement:</b> Being in hospital or other care at time of childbirth.</p>	分娩期
<p><b>Consent order:</b> An order issued by a Court but drawn up with the full agreement of the parties involved.</p>	法律認可的協議書 有效協議書
<p><b>Consumer Price Index (CPI):</b> Officially calculated indicator of price movements of a standard basket of goods and services, recalculated every three months.</p>	消費價格指數 (簡稱：CPI)
<p><b>Continuous residence:</b> Residence in Australia that is uninterrupted. An absence from Australia that is temporary, does not usually break the continuity of the person's residence.</p>	連續居住期
<p><b>Correct entitlement:</b> The correct amount of payment, taking into account all relevant information.</p>	正確應得款項
<p><b>Cost of living adjustment:</b> Adjustments made as a result of price movements of a standard basket of goods and services, recalculated every three months.</p>	生活指數調整
<p><b>Curtilage:</b> The area of land, not exceeding two hectares, used primarily for private or domestic purposes surrounding the home.</p>	宅地

<p><b>Custodial parent:</b> The parent with whom the child lives all or most of the time.</p>	有監護權的父母
<p><b>Custodian:</b> The person with whom the child lives all or most of the time (does not have to be natural or adoptive parent).</p>	監護人
<p><b>Custody:</b> Legal right to make decisions about the daily care and control of a child.</p>	監護權
<p><b>Custody order:</b> A Court order giving legal custody of a child to a person.</p>	監護令
<p><b>Custody, care and control of a child:</b> A person with custody has the legal right to make decisions about a child's daily care and control.</p>	監護，照顧和管理子女的權力
<p><b>Customer:</b> Person who is receiving or who has claimed a Centrelink payment or service.</p>	顧客
<p><b>Customer Charter:</b> Centrelink's statement of service to its customers.</p>	客戶服務章程
<p><b>Customer Relations Unit:</b> Staff here listen to customers' feedback and decide on the most appropriate course of action.</p>	客戶關係組
<p><b>Customer Service Centre:</b> Local Centrelink office where claims can be lodged, and enquiries made.</p>	顧客服務中心
<b>D</b>	
<p><b>Dairy Exit Program (DEP):</b> This program provides time limited access to a grant of up to \$45000 to farmers in the dairy industry who decide to leave farming.</p>	乳製品業主退出計劃 (簡稱：DEP)
<p><b>Damages:</b> Sum of money claimed or awarded in compensation for loss or injury.</p>	賠償金額
<p><b>Data matching:</b> A process which compares two or more sets of information about individuals and seeks to identify information, which relates to the same individuals.</p>	資料對比
<p><b>Date due to lodge:</b> The date a form should be lodged with Centrelink.</p>	最後表格遞交日期
<p><b>Date incapacity commenced:</b> The date when incapacity for work began.</p>	喪失工作能力開始日期
<p><b>Date injury occurred:</b> Date of the accident; not necessarily date when consequences of the injury first showed up.</p>	受傷日期

# Lexicon of Centrelink terms

Chinese

<b>Date of claim:</b> Date on which a claim for payment is received by Centrelink.	申請福利金日期
<b>Date of commencement:</b> Date from which a Centrelink payment is paid.	開始付款日期
<b>Date of expiry of medical certificate:</b> End of period covered by a doctor's medical certificate. If a claimant for Sickness Allowance is still sick and not able to work he/she needs to get another certificate prior to the current one expiring to continue to receive Sickness Allowance.	醫療證明失效日期
<b>Date of grant:</b> Date on which entitlement to a Centrelink payment officially was established and the correct entitlement calculated.	同意付款日期
<b>Date of lodgement:</b> Date on which a claim form is actually received by Centrelink.	申請遞交日期
<b>Day care:</b> Care of children of working parents during normal working hours, especially of pre-school age children.	日托
<b>Debenture:</b> A type of medium to long-term fixed-interest investment issued by a corporation or company.	(無抵押品) 債券
<b>Debt:</b> A recoverable overpayment; payment in excess of entitlement, which is a debt to the Commonwealth and may be legally recovered.	債務 債款
<b>Decree nisi:</b> Conditional certificate of divorce. It is usually made final (a decree absolute) after a period of one month.	離婚中期判決
<b>Decree absolute:</b> Final certificate of divorce. It is a court order of (irreversible) Dissolution of Marriage.	離婚最終判決
<b>Deemed contributions:</b> Periods in which contributions have not been paid but which are equated with periods of paid contributions.	推定分攤款項
<b>Deemed income:</b> Generally, the income figure arrived at after multiplying the value of an investment by the deemed interest rate.	推定收入
<b>Deemed residence:</b> A period when a person is considered to have been a resident of Australia, for the period for which contributions were credited by the overseas agreement country.	推定居所

<p><b>Deeming and Deemed interest rate:</b> A rate of interest, which is assumed to be earned by the total of a person's "financial investments", even if the investments are not earning this rate. The actual interest rate may be higher or lower than the deemed interest rate.</p>	<p>推定法則和推定利率</p>
<p><b>De facto husband/wife:</b> A man or a woman who is living with a person of the opposite sex as his or her spouse in a marriage-like relationship.</p>	<p>同居夫妻</p>
<p><b>De facto marriage/relationship:</b> A bona fide domestic relationship between two people of the opposite sex living together as husband and wife but not legally married to each other.</p>	<p>同居婚姻/關係</p>
<p><b>Deferred Annuity:</b> An annuity where the regular payments have been delayed until a later date, usually until retirement or age 65. Often the payments are never commenced on the profits received as a lump sum. Used to defer tax liability and preserve termination payments for retirement.</p>	<p>延遲支付年金</p>
<p><b>Department of Veterans' Affairs (DVA):</b> This Department cares for people who served in the Army, Navy or the Air Force, and their dependants. DVA administers the different types of disability and service pensions.</p>	<p>退伍軍人事務部 (簡稱：DVA)</p>
<p><b>Dependent:</b> Person who relies on another person for financial support.</p>	<p>被撫養人</p>
<p><b>Dependent child (a child under 16 years of age):</b> Any child dependent on another person; that is, not in receipt of (substantial) income in his or her own right.</p>	<p>需撫養的兒童 (16歲以下兒童)</p>
<p><b>Depreciation:</b> Reduction in value of equipment and vehicles over time through wear and tear.</p>	<p>折舊</p>
<p><b>Deprivation of assets/income:</b> Getting rid of assets/income to avoid the assets/income tests.</p>	<p>遺棄財產 / 收入</p>
<p><b>Direct Deduction:</b> Periodic or weekly payments of compensation can affect a person's entitlement to income support payments as a direct deduction rather than under the ordinary income test. This means that for every dollar of compensation received, entitlement is reduced by a dollar.</p>	<p>直接扣除 直接扣除款項</p>
<p><b>Disability Employment Service:</b> Services providing specialised employment assistance for people with disabilities.</p>	<p>殘疾人士就業服務</p>

<p><b>Disability Pension:</b> Paid by the Department of Veterans' Affairs as compensation for an injury or disease, which has been accepted as war or defence-caused.</p>	殘疾軍人撫恤金
<p><b>Disability Support Pension:</b> Payment to persons 16 years or older where their disability, illness or injury prevents them from working for at least two years. A permanently blind person may also be eligible for Disability Support Pension.</p>	殘疾人福利金
<p><b>Disaster Relief Payment:</b> A one-off payment made by Centrelink, when a person's principal residence is severely damaged or there is a significant interruption to a person's source of livelihood because of a declared major disaster.</p>	災難救濟金
<p><b>Disposal:</b> Getting rid of an asset or a source of income without receiving the full value of the asset or income in return.</p>	廉價處理 廉價棄置
<p><b>Double Orphan Pension:</b> This pension is paid to carers of a child where either both parents are deceased or one parent is dead and</p> <ul style="list-style-type: none"> <li>• the whereabouts of the other parent is not known;</li> <li>• the other parent has been sentenced to prison for at least 10 years; or</li> <li>• the other parent is in a mental hospital/ nursing home for an indefinite period.</li> </ul> <p>A person caring for refugee children may also be eligible under special circumstances.</p>	雙重孤兒撫養津貼
<b>E</b>	
<p><b>Earned, derived or received:</b> In relation to income - the amount earned, derived or received by any means whether within Australia or outside Australia. For example by wages, salary, investment, commission, etc.</p>	收入
<p><b>Earnings worksheets:</b> Most Centrelink customers have to report their earnings every two weeks; Centrelink provides Earnings Worksheets, which help you work out your gross earnings and report the right details.</p>	收入登記計算表
<p><b>Education Entry Payment:</b> A payment made to certain Centrelink customers who enrol in an approved course of education.</p>	入學經費
<p><b>Employment agency:</b> A commercial or welfare organisation whose service is to find available jobs for those persons who seek the agency's help.</p>	就業服務機構

<p><b>Employment Declaration:</b> A taxation form advising the Tax Office of a taxpayer's file number, entitlement to general tax exemptions, higher education contribution scheme (HECS) liability and/or claim for rebates.</p>	<p>就業聲明表</p>
<p><b>Employment Entry Payment:</b> A payment made to certain Centrelink customers commencing employment to assist with costs associated with their new employment.</p>	<p>開始工作津貼</p>
<p><b>Employment Self Help Facilities:</b> Centrelink offices have facilities available for unemployed customers to use, including touchscreens listing job vacancies, a telephone, photocopier and fax, and computers to prepare job applications and resumes.</p>	<p>尋工設施自助服務</p>
<p><b>Employment separation certificate:</b> A certificate on which an employer lists details of a former employee. It includes the reason for ceasing work, the date work ceased and details of termination payments.</p>	<p>離職證明</p>
<p><b>Entitlement:</b> The amount that an individual or family is able to claim.</p>	<p>應得金額</p>
<p><b>Entry contribution:</b> The amount paid, or agreed to be paid, for a person's current right to occupy a special residence.</p>	<p>入住費用</p>
<p><b>Entry visa:</b> A Department of Immigration stamp in a person's passport permitting entry to Australia.</p>	<p>入境簽證</p>
<p><b>Equality of treatment:</b> Citizens of the Agreement partners are treated the same in the application of the social security laws of both countries.</p>	<p>同等待遇</p>
<p><b>Equity:</b> (In a property.) Degree of ownership; amount paid towards ownership. Also value of shares issued by a company.</p>	<p>產權份額 股份額</p>
<p><b>Exceptional Circumstance Relief Payment:</b> A payment for people affected by severe conditions such as floods, drought etc. The State Rural Adjustment Scheme Authority identifies if an 'exceptional circumstance' applies.</p>	<p>災情特別補助金</p>
<p><b>Executor:</b> Executor of an estate; a person appointed to carry out the instructions in a last will (testament).</p>	<p>執行人</p>
<p><b>Exempt Asset(s):</b> An asset that is not assessed under the Asset test used by Centrelink. The most common exempt asset is a person's principal home.</p>	<p>免評估資產</p>



<p><b>Exempt from tax:</b> Income which is not assessable for taxation purposes.</p>	<p>免税</p>
<p><b>Exempt Income:</b> Income that is not assessed under the Income test used by Centrelink.</p>	<p>免徵稅收入</p>
<p><b>Exemption:</b> (From maintenance) A decision made by Centrelink that a customer does not have to take action to get child support if he or she fears violence or other such exceptional circumstances. Advice from a Centrelink social worker must be sought prior to granting an exemption.</p>	<p>豁免</p>
<p><b>Exit fee:</b> A fee which may have to be paid in order to make a withdrawal of money from a managed investment fund. This fee may be imposed as a penalty if a person wishes to withdraw money before an investment term has been completed.</p>	<p>退出費</p>
<p><b>Expected date of confinement/delivery:</b> The anticipated date of birth. It arises in connection with special benefit maternity cases where a woman may be eligible for special benefit before and after childbirth.</p>	<p>預產期</p>
<p><b>Expenses incurred in producing income:</b> All costs involved in deriving income, for instance travel costs, car maintenance, tools, books, clothing etc.</p>	<p>與賺取收入有關的開支</p>
<b>F</b>	
<p><b>Face value of shares:</b> Either the nominal value of a share, the original value printed on the share, or value at date of issue. The intrinsic (market) value is usually higher or lower.</p>	<p>股票面值</p>
<p><b>Fail to notify of a change of circumstances:</b> Not advising Centrelink of a change of circumstances is an offence that might be punished with fines. If an overpayment results from this omission it will be recovered from the recipient.</p>	<p>沒有通知個人處境改變</p>
<p><b>False or misleading statement:</b> Incorrect information supplied.</p>	<p>錯誤或誤導信息</p>
<p><b>Family Actual Means Test:</b> This test applies when a Youth Allowance claimant is not independent and where one or both of their parents are self-employed or in a partnership, have claimed a business loss or have an interest in a trust or company, are business migrants, or have foreign assets over a certain limit. Their expenditure and savings may be taken into account to measure their ability to financially assist their child/ren.</p>	<p>家庭實際情況評估</p>

<p><b>Family Assistance Office (FAO):</b> The office set up by the Commonwealth Government to provide families with a range of payments and services. Offices are located in all Centrelink, Medicare and ATOaccess and enquiry sites.</p>	<p>家庭輔助處 (簡稱：FAO)</p>
<p><b>Family member:</b> Is usually a partner, father, mother, sister, brother or child of the person.</p>	<p>家庭成員</p>
<p><b>Family Tax Benefit (FTB):</b> Family Tax Benefit consists of payments that help families with the cost of raising children.</p>	<p>家庭稅補助金 (簡稱：FTB)</p>
<p><b>Family Tax Benefit Part A:</b> One of the payments under the Family Tax Benefit, available for families with certain ranges of income, who have dependent children.</p>	<p>A類家庭稅補助金</p>
<p><b>Family Tax Benefit Part B:</b> A Family Tax Benefit payment that provides extra financial assistance for single income families, including families with only one parent.</p>	<p>B類家庭稅補助金</p>
<p><b>Fares Allowance:</b> Paid to tertiary students who have to live away from their permanent home for study. Reimbursement of the cost of cheapest practicable form of public transport, regardless of transport actually used. Not payable for daily travel.</p>	<p>交通津貼</p>
<p><b>Farm Help-Supporting Families Through Change:</b> A program that assists farming families in severe financial difficulties.</p>	<p>農村家庭資助計劃</p>
<p><b>Field Assessor:</b> A Centrelink officer with responsibility for investigating cases and seeking information from customers, employers etc. This information gathering is generally done by interviewing people in their homes and workplaces.</p>	<p>調查評估員</p>
<p><b>Financial hardship:</b> This can refer to temporary financial difficulties, for example sudden heavy medical expenses, debts etc. 'Hardship' must be demonstrated before certain payments may be made or a debt recovered.</p>	<p>經濟困難</p>
<p><b>Financial Information Service (FIS):</b> FIS is a free service offered by Centrelink, giving information which may help customers improve their standard of living by using their own money to the best advantage.</p>	<p>理財資訊處 (簡稱：FIS)</p>
<p><b>Financial year:</b> For income tax purposes, the year is taken from 1 July to 30 June. For companies it varies and might mean a calendar year.</p>	<p>財政年度</p>

<p><b>Fit for work:</b> From a medical point of view, able to perform a standard workload.</p>	身體狀況適合工作
<p><b>Fixed trust:</b> A fund of securities, cash or other assets whose management purchases shares from a number of companies and whose trust deed provides for a fixed portfolio of investments during the lifetime of the trust.</p>	定期信託基金
<p><b>Foreign income:</b> Income received by a person from a source outside Australia.</p>	海外收入
<p><b>Foreign payment:</b> An amount of foreign income payable to a person from a source outside Australia. The person who is entitled to receive the foreign payment can be asked to take reasonable action to obtain the payment.</p>	海外付款
<p><b>Formula for child support:</b> A legislative rule used by the Child Support Agency to calculate the level of child support payable by the non-custodial parent.</p>	子女撫養費計算程式
<p><b>Foster care:</b> The temporary care of a child by persons other than natural parents or legal guardians.</p>	寄養
<p><b>Franked dividends:</b> Dividends that carry a tax rebate. They lessen the gross amount of tax payable on taxable income of the shareholder.</p>	已付稅股息
<p><b>Freedom of Information (FOI) Act:</b> An Act, to give members of the public rights of access to official documents of the Government of the Commonwealth and of its Agencies. For Centrelink customers, this means they can see their own files and the rules used to make decisions about them. They may also have their personal information amended and/or annotated.</p>	資訊自由法 (簡稱：FOI)
<p><b>Friendly Society:</b> Friendly Societies are private associations of members who contribute to provide themselves with assistance in times of distress. Friendly Societies provide for medical benefits or other expenses in cases of sickness or death.</p>	合作社 互助社
<p><b>Friendly Society bond:</b> Friendly Society bonds are investments, which usually have a 10 year maturity period and are offered by friendly societies. They can be extended beyond maturity. They do not pay out interest to investors - returns can only be obtained through fully or partially cashing them in.</p>	合作社債券

<p><b>Fringe benefits:</b> Concessions offered by various Commonwealth, State and Local authorities. These include health cover, travel concessions and other concessions such as reductions in telephone rental etc. Some private organisations such as picture theatres also provide concessions.</p>	<p>員工福利</p>
<p><b>Full board:</b> Board and lodging, accommodation and meals for all nights stayed.</p>	<p>食宿全包</p>
<p><b>Full-time Student Income Bank:</b> Allows Youth Allowance recipients to accumulate up to \$6000 of any unused portion of their fortnightly income-free area.</p>	<p>全日制學生收入儲蓄</p>
<p><b>Fund manager:</b> In relation to an investment means a person or body that manages the investment product.</p>	<p>基金管理經理/機構</p>
<p><b>Funeral bond/investment:</b> An investment of money, the purpose of which is to pay the investor's funeral expenses in part or in full. The investment matures upon the death of the investor. The investment cannot be realised before maturity and return on the investment is not payable before maturity.</p>	<p>喪葬債券/投資</p>
<p><b>G</b></p>	
<p><b>Gainful Employment:</b> Any employment performed for financial gain.</p>	<p>有收入工作</p>
<p><b>Gap fee:</b> The amount that each family contributes towards the cost of child care, in addition to the Child Care Benefit percentage that is provided by Government.</p>	<p>短缺費</p>
<p><b>Garnishee:</b> Where a garnishee (deduction) order is placed on money held by or due to a debtor (eg savings, wages or tax refund) in order to recover a debt.</p>	<p>直接扣除</p>
<p><b>General tax exemption:</b> The total exclusion from tax charges, for example, the first few thousand dollars of a person's earnings are free from income tax.</p>	<p>免稅額</p>
<p><b>German Restitution Payments:</b> Payments made by the German Government to victims of Nazi persecution. These payments are not income for social security purposes.</p>	<p>德國政府賠償金</p>

<p><b>Good faith (bona fides):</b> Receipt in good faith is to be understood as meaning that there was no fault on the part of the recipient and he/she did not know, or could not have reasonably been expected to know, that the amount of the payment was not correct or that it should not have been made at all. Accordingly, good faith cannot be thought to be present in cases where a particular payment should have caused the recipient to inquire about its correctness but no inquiry was made, or where the error, omission or mistake causing the overpayment was caused by or contributed to by the recipient.</p>	<p>誠意 出于好意</p>
<p><b>Granny flat:</b> A separate, self-contained dwelling built on someone else's property.</p>	<p>獨立小屋居所</p>
<p><b>Grant-in-Aid worker:</b> Social Worker or Welfare Officer - often bilingual - working in a community organisation, while his/her salary is paid through a government grant.</p>	<p>接受政府撥款的 社會工作人員</p>
<p><b>Green Corp:</b> A program for 17-20 year olds to preserve and restore the Australian environment.</p>	<p>綠色計劃</p>
<p><b>Gross annual income:</b> Full yearly income before any deductions eg tax.</p>	<p>年度稅前總收入</p>
<p><b>Gross weekly earnings:</b> All income earned during a week before any deductions eg tax.</p>	<p>每週稅前總收入</p>
<p><b>Guardian:</b> Someone who has at least one dependent child but not necessarily the legal custody of the child(ren).</p>	<p>看護人 / 監護人</p>
<p><b>H</b></p>	
<p><b>Half pay:</b> Payment of only half standard wages. This occurs in cases when an employee did not work because of sickness. First the full wages are paid for a limited period. After that a sick person might get 'half pay', also for a limited period.</p>	<p>半薪</p>
<p><b>Health Care Card:</b> This card is issued automatically to certain Centrelink customers, and is available to low income earners subject to an income test. The card saves money on prescription medicines and can entitle card holders to concessions provided by local, State and private organisations.</p>	<p>健康保健卡</p>

<p><b>Health insurance:</b> Health insurance can be taken out by regular payment of a premium to a private health insurance company (Health Insurance Fund) to cover oneself and family against the costs not covered by Medicare.</p>	<p>醫療保健保險</p>
<p><b>Homeowner:</b> A person who has a right or interest in their principal home and has reasonable security of tenure.</p>	<p>房主</p>
<p><b>Home visit:</b> Visit to a customer's home by a Centrelink staff member to obtain more information.</p>	<p>家訪</p>
<p><b>I</b></p>	
<p><b>Identification:</b> Proof of being a specified person.</p>	<p>身份證明</p>
<p><b>Illness separated couple:</b> Where the members of a couple are unable to live together for an indefinite period because of the illness or infirmity of one or both of them and, as a result, their living expenses are greater than they would otherwise be.</p>	<p>因病分居</p>
<p><b>Immediate annuity:</b> An annuity where payments commence straight away, that is, not a deferred annuity.</p>	<p>即期年金</p>
<p><b>Impaired:</b> Weakened, damaged, especially said of hearing or vision.</p>	<p>受傷的 殘疾的 喪失能力的</p>
<p><b>Imputation:</b> A way of taxing dividends paid by Australian resident companies.</p>	<p>股息轉嫁稅</p>
<p><b>Imputation credit:</b> Once taxable income is calculated a person is allowed a credit for any tax already paid by the company on dividends (eg profits) distributed by the company to shareholders.</p>	<p>股息轉嫁稅抵免 回扣額</p>
<p><b>Imputation of capital or lump sums:</b> The giving of a weekly or monthly value to transfers of property, goods, or a lump sum of money.</p>	<p>資本或現金轉嫁稅</p>
<p><b>Inability to work:</b> A person has a continuing inability to work if his/her impairment prevents them from doing their usual work for the next two years, doing work for which they are skilled and work for which they are being trained.</p>	<p>喪失工作能力</p>

<p><b>Inalienable:</b> This means that the ownership of a right or a property cannot be transferred. A pension, benefit or allowance is not transferable, that is, the pension or benefit remains the property of the pensioner/beneficiary at all times. It is meant to be used for his/her own benefit, to maintain him/her and promote his/her well-being.</p>	<p>不可分割的 聯帶的</p>
<p><b>Incapacitated for work:</b> Unable to work.</p>	<p>無工作能力</p>
<p><b>Income:</b> An 'income amount' earned, derived or received by a person for their own use or a periodical payment or benefit by way of gift or allowance.</p>	<p>收入</p>
<p><b>Income above the limit:</b> Income that is more than is allowed for receipt of a particular payment.</p>	<p>超過規定收入</p>
<p><b>Income amount:</b> A valuable consideration, eg personal earnings, moneys or profits.</p>	<p>收入金額</p>
<p><b>Income Bank:</b> When a student on Youth Allowance, Austudy payment or ABSTUDY has income in a fortnight under the income-free area, an Income Bank is created. The bank allows students to build up income credits to offset any income they later earn above the fortnightly income-free area so it doesn't affect their payments as much.</p>	<p>收入信用積累</p>
<p><b>Income disqualifying limit:</b> The amount of income earned, derived or received that will disqualify a person or couple from receiving a Centrelink payment.</p>	<p>超過規定收入</p>
<p><b>Income free area:</b> The amount of income a person or couple can receive before the income affects their Centrelink payment.</p>	<p>免評估收入金額</p>
<p><b>Income from a business venture:</b> The net amount arrived at after allowance has been made for the costs of running a business, but before income tax and other personal deductions are made.</p>	<p>淨商業收入</p>
<p><b>Income from boarders or lodgers:</b> Net payments from boarders and lodgers.</p>	<p>寄宿者食宿費收入</p>
<p><b>Income statement:</b> Statement covering income for a particular period (usually 2 weeks), which must be regularly submitted in order to continue receiving certain Centrelink payments.</p>	<p>收入證明</p>
<p><b>Income support:</b> A general concept that a social security payment is provided to a person to assist them with their daily living expenses.</p>	<p>收入補助</p>

<p><b>Income tax:</b> Tax levied over all net income of natural persons or companies. Benefits and pensions are normally subject to income tax.</p>	<p>所得稅</p>
<p><b>Income tax assessment:</b> Calculation by the Australian Taxation Office of the income tax due over a financial year.</p>	<p>所得稅評估</p>
<p><b>Income tax assessment notice:</b> Official notice containing income tax assessment.</p>	<p>所得稅評估通知書</p>
<p><b>Income tax deduction:</b> Deductions allowed to be made from total earnings before the taxable income is assessed. Deductions, for instance, can be expenses incurred in producing income and in performing a job.</p>	<p>所得稅扣減金額</p>
<p><b>Income tax instalment:</b> Instalments regularly deducted from a person's salary or wages in payment of income tax.</p>	<p>所得稅分期付款</p>
<p><b>Income tax instalment deductions:</b> A customer can request that tax withholdings be made from their Centrelink payment.</p>	<p>所得稅分期扣除</p>
<p><b>Income test:</b> Centrelink pays pensions, benefits or allowances only if a person's income is below a certain amount. Under this test a person can have a certain amount of income without affecting their pension or allowance. This is called allowable income. A different income test applies to each payment type.</p>	<p>收入評估</p>
<p><b>Indexation:</b> The adjustment of payments - be it wages, salaries, pensions or benefits - to take into account rising costs, eg, the most common form of indexation is the Consumer Price Index (CPI).</p>	<p>指數調整</p>
<p><b>Industrial action:</b> Any action (eg strike, protest) taken by a union as part of the process of resolving a dispute with an employer or category of employers, usually disrupting the normal work.</p>	<p>行業行動</p>
<p><b>Infirmity:</b> Can refer to degree of illness, or weakness.</p>	<p>傷病程度</p>
<p><b>Insurance:</b> Protection against financial consequences of accidents, damage or loss of property, as well as expenses with regard to personal injury and illness. May also refer to personal (life) insurance, all forms of accident insurance, including workers' compensation (where insurance is taken out by the employer), health insurance, and insurance of property and/or personal effects.</p>	<p>保險</p>



<p><b>Insurance bond:</b> An investment offered by a life insurance office. It usually has a 10-year maturity period. It can be extended beyond maturity. It does not pay out interest to investors - returns can only be obtained through fully or partially cashing them in.</p>	<p>保險債券</p>
<p><b>Intensive Assistance:</b> The most personalised and intensive form of help offered by the Job Network – to assist a job seeker get employment.</p>	<p>強化援助計劃</p>
<p><b>Intensive Support:</b> A Job Network service providing one-to-one assistance to help you get and keep a job.</p>	<p>強化幫助 一對一幫助</p>
<p><b>Interest rate:</b> Percentage of the capital sum borrowed or indebted to be repaid over a specified period, in addition to the capital sum itself.</p>	<p>利率</p>
<p><b>Interim order for maintenance:</b> An order made by a court for a custodian who needs child support urgently. The order has effect until an assessment is issued or a formal agreement is made.</p>	<p>臨時撫養費支付命令</p>
<p><b>International Agreement:</b> Agreement between two countries regarding the payment of pensions to people from one country living in the other. With reference to Social Security, this is a formal agreement between two or more Governments, which regulates social security coverage for people who have lived and worked in both countries.</p>	<p>國際協議</p>
<p><b>Interrupted residence:</b> A break in the continuity of a person's residence in Australia or another country. It usually signifies that the person has become a resident of another country.</p>	<p>非連續居住</p>
<p><b>J</b></p>	
<p><b>JET Adviser:</b> A specialist officer who provides information, advice and other assistance, such as referral to other organisations, to clients eligible for assistance under the JET program.</p>	<p>JET顧問</p>
<p><b>Job Network:</b> A national network of organisations dedicated to helping job seekers find and keep a job. Centrelink is the gateway to Job Network, providing referral to, and information about, Job Network members and the services they deliver.</p>	<p>就業網絡 Job Network</p>

<p><b>Job Placement, Employment and Training Program (JPET):</b> Helps young people aged 15-21 who are homeless or at risk of becoming homeless, a refugee, a ward of the state or involved with the juvenile justice system. JPET provides support and advice to aid young people to find accommodation, work out finances, stay at school or get training or a job.</p>	<p>尋工、就業和培訓規劃 (簡稱：JPET)</p>
<p><b>Job Search Training:</b> Tailored help for job seekers to find work and improve their motivation.</p>	<p>尋工培訓</p>
<p><b>Job Seeker Diary:</b> Used to record job search efforts.</p>	<p>尋工日記</p>
<p><b>Jobs, Education And Training (JET):</b> A Commonwealth Government program designed to assist sole parent, carer and widow B pensioners, widow allowees and certain special beneficiaries to enter or re-enter the work force. The program provides assistance in finding child care, jobs and training.</p>	<p>就業、教育和培訓規劃 (簡稱：JET)</p>
<p><b>Jobs Pathways Program:</b> Helps 15-19 year olds to make a smooth transition from school to work by providing assistance that focuses on the skills and knowledge needed to reduce the risk of them becoming unemployed.</p>	<p>工作捷徑計劃</p>
<p><b>Junior wage:</b> Statutory minimum wage payable to workers between 16 and 21 years according to their age.</p>	<p>未成年人工資</p>
<p><b>Justice of the Peace (JP):</b> Lay magistrate, usually a prominent citizen appointed by the State Government before whom official declarations can/should be made, eg for identification purposes.</p>	<p>太平紳士 (簡稱：JP)</p>
<p><b>L</b></p>	
<p><b>Language, Literacy and Numeracy program:</b> Training is available to assist eligible people get these skills to improve their chances of getting and keeping a job.</p>	<p>語言、讀寫和算術技能 提高計劃</p>
<p><b>Large Family Supplement:</b> A special supplement for families, with four or more children, who receive Family Tax Benefit.</p>	<p>大型家庭補助金</p>
<p><b>Leave bonus:</b> Salary bonus paid at the time annual leave is taken. The amount of leave bonus is a percentage of the monthly salary paid on top of the basic salary (leave pay).</p>	<p>年假獎金</p>

<p><b>Leave entitlement:</b> Amount of paid recreation leave to which a worker is entitled.</p>	應得有薪假期
<p><b>Leave pay:</b> Salary payments made when on recreation leave.</p>	休假薪酬
<p><b>Legacy:</b> Sum of money or articles bequeathed (in a Will).</p>	遺產
<p><b>Legislative scope:</b> In the context of International Agreements, means the range of laws covered by an International Agreement between Australia and another country.</p>	法定範圍
<p><b>Letter of authority:</b> Letter giving authority to a person to receive a message, letter or money.</p>	授權書
<p><b>Liab Parent:</b> Also known as the non-custodial parent. The parent who must pay child maintenance to the other parent or guardian of the child. The liable parent must be a natural or adoptive parent of the child, not a step-parent.</p>	承擔義務的家長
<p><b>Liab to repay:</b> Under an obligation, legally obliged, to pay back money.</p>	法定退款款項 必須退還款項
<p><b>Life estate:</b> A right to use the property of an estate (and perhaps the income from it), for the period of the beneficiary's life. (eg, a life interest in a home means the person has a right to use that home for the term of his or her life). After the beneficiary dies, the property reverts to the estate or to another specified beneficiary.</p>	房產終生使用權
<p><b>Life insurance:</b> Insurance against the financial risks of death. Either a lump sum or an annuity will be paid by the insurance company at the death of the insured person(s) who is (are) nominated by the insured in the policy. The surrender value of the policy is the value assessed under the assets test.</p>	人壽保險
<p><b>Light duties:</b> Physically undemanding work, usually of a simple nature. A person recovering from a (severe) illness is sometimes placed on light duties.</p>	簡易的工作 輕量工作
<p><b>Limited liability company:</b> Companies in which the liability of the shareholders is limited to the amount (if any) unpaid on their shares. Limited liability companies will have the word 'Limited' or 'Ltd' after their name.</p>	責任有限公司
<p><b>Liquid assets:</b> The person's and their partner's cash and readily realisable assets. Includes shares, debentures, bank deposits, moneys on loan.</p>	流動資產

<p><b>Lock out:</b> Situation in which employees are prepared to work as directed within the terms of their employment agreements but are prevented from doing so by their employer.</p>	<p>停工</p>
<p><b>Long service leave entitlement:</b> A worker's right, accumulated over the years, to an extra fully paid extended period of leave.</p>	<p>長期服務休假</p>
<p><b>Long term disability:</b> A disability or impairment that is likely to last for at least two years. In the case of a long-term disability, advice should be sought on the eligibility for payment of the Disability Support Pension.</p>	<p>長期殘疾</p>
<p><b>Lump sum advance:</b> A prepayment of a person's social security entitlement, which is subsequently repaid by deductions from fortnightly payments.</p>	<p>一次性預付</p>
<p><b>Lump sum compensation payment:</b> Compensation for damage or injury paid out in one amount of money (as opposed to smaller regular payments).</p>	<p>一次性賠償付款</p>
<p><b>Lump sum payment:</b> A payment of (family) benefit at the end of the financial year, rather than payments on a fortnightly basis.</p>	<p>一次性付款</p>
<p><b>Lump sum preclusion period:</b> When a person receives a lump sum compensation payment, a preclusion period is calculated during which the person is deemed to have been compensated for lost earnings or lost earning capacity. During the preclusion period the person (and their partner) cannot be paid any social security income support payments.</p>	<p>賠償扣除階段</p>
<p><b>Lump sum superannuation payment:</b> Superannuation moneys paid out in one sum, instead of regular (smaller) payments.</p>	<p>一次性支付養老金</p>
<p><b>M</b></p>	
<p><b>Maintenance:</b> 1. Maintenance (child support) - support (cash or in kind) a non-custodial parent pays to the custodian for the support of a dependent child. 2. Spousal maintenance: maintenance paid by a person to his or her former spouse.</p>	<p>撫養費</p>
<p><b>Maintenance in kind:</b> Any non-cash support or payments to a third party such as payment of the child's school fees or payment of the custodial parent's rent or mortgage.</p>	<p>實物撫養費</p>

<p><b>Maintenance Income Test:</b> A separate test used to assess child support or spousal maintenance when calculating the rate of Family Tax Benefit or Child Care Benefit payable.</p>	撫養費收入評估
<p><b>Maintenance order:</b> Order issued by a court awarding an amount to be paid in maintenance, either for a child or for a spouse or ex-spouse, or for both.</p>	支付撫養費判決
<p><b>Major disaster:</b> A disaster that caused a significant number of deaths, serious illnesses or serious injuries and caused severe and widespread damage to property. The Minister may declare that a disaster is a major disaster for the purposes of the Social Security Act. People affected by a major disaster are entitled to receive a payment known as a Disaster Relief Payment.</p>	重大災難
<p><b>Managed investment:</b> A type of investment where a person's money is pooled and invested by a fund manager. Includes insurance bonds, rollover funds, public unit trusts, etc.</p>	管理投資
<p><b>Market-linked investment:</b> An investment with an approved deposit fund, deferred annuity, public unit trust, insurance bond, friendly society or other eligible investment which is not an accruing investment or an investment in property, stocks or shares. Market-linked investments are of comparatively speculative nature and are subject to market fluctuations. That is, they may decrease in value.</p>	市場投資
<p><b>Market value:</b> The market value of property or shares is the amount one would receive by selling them.</p>	市場價值
<p><b>Marriage-like relationship:</b> A relationship that is similar to a legal marriage but has not been formalised by a legal ceremony.</p>	準婚姻關係
<p><b>Maternity Allowance:</b> Money, provided by the Commonwealth Government, to assist with the costs of a new baby.</p>	產假津貼
<p><b>Maternity Immunisation Allowance:</b> A payment to families, by the Commonwealth Government, for children up to the age of 18 months and who have been fully immunised.</p>	嬰兒免疫津貼
<p><b>Maternity leave:</b> Paid leave granted to employed women preceding and following child birth.</p>	產假
<p><b>Mature Age Allowance:</b> A payment for older people who are less than Age Pension age, and are disadvantaged in the labour market</p>	中老年人津貼

<p><b>Means test:</b> Test of a person's entitlement having regard to the person's total income and assets.</p>	收入資產評估
<p><b>Medical certificate:</b> A written statement by a medical practitioner saying the person is unfit for work for a certain period.</p>	醫療證明
<p><b>Medical evidence in support of claim:</b> Any medical report, clinical report, X-rays or other medical documents can be submitted to support a claim (eg for Disability Support Pension, Sickness Allowance).</p>	申領福利金醫療證明
<p><b>Medical examination:</b> People claiming a Disability Support Pension may need to have a medical examination to help Centrelink decide if this is the right payment for them.</p>	醫療檢查
<p><b>Medical history:</b> All relevant facts to establish someone's present medical condition including details of previous illnesses, operations, stays in hospitals or clinics.</p>	病歷
<p><b>Medical report:</b> A report written by a medical practitioner regarding a person's medical history.</p>	醫療報告
<p><b>Medical treatment:</b> Any treatment by a medical practitioner in or out of hospital for the purpose of remedying a patient's illness or condition.</p>	治療
<p><b>Medicare:</b> Australia's National Health Insurance Program.</p>	國民保健 (Medicare)
<p><b>Member of a Couple:</b> A person who is legally married and is not living separately and apart from the other person on a permanent or indefinite basis or a person who is residing in a marriage-like relationship.</p>	配偶
<p><b>Minimum period:</b> The least period of residence and/or credited contributions required by a person to use the provisions of an International Agreement between Australia and another country.</p>	最少期限
<p><b>Misconduct:</b> Improper conduct. In the workplace misconduct refers to behaviour which is against the rules. You are regarded as having become unemployed through misconduct if you have been dismissed or given the option of resigning as a result of such behaviour.</p>	瀆職

<p><b>Misrepresent one's circumstance:</b> Making a false statement in regard to one's details so as to affect social security payments. For instance, not declaring full income, giving incorrect information regarding de facto relationship or dependants. Misrepresentation occurs where a person knowingly provides, orally or in writing, false or misleading information.</p>	<p>蓄意提供虛假情況</p>
<p><b>Mobility Allowance:</b> A payment to people with a disability who are undertaking paid work, voluntary work or job search or vocational training who cannot use public transport without extra help because of their disability.</p>	<p>行動不便者津貼</p>
<p><b>Multicultural Service Officers (MSOs):</b> MSOs consult widely with local migrant and refugee communities on government programs and help Centrelink improve its services. They also inform these communities on English language courses and how overseas skills can be recognised.</p>	<p>多元文化服務員 (簡稱：MSO)</p>
<p><b>Multiple birth allowance:</b> An allowance, which remains until the children are six years old, for families where there is a birth of three or more children at one time.</p>	<p>多胎兒津貼</p>
<p><b>Mutual Obligation:</b> The Government's program which means most job seekers who receive unemployment assistance must participate in activities such as work experience or undertaking training to improve their job prospects.</p>	<p>共同責任計劃</p>
<p><b>N</b></p>	
<p><b>National Office of Overseas Skills Recognition (NOOSR):</b> Helps overseas trained professionals who are permanent residents of Australia gain recognition of their qualifications in Australia.</p>	<p>全國海外技能認可處 (簡稱：NOOSR)</p>
<p><b>Naturalisation certificate:</b> An official document provided to a person after they have taken the citizenship of a country other than the country of their birth.</p>	<p>入籍證書</p>
<p><b>Net income:</b> Income after deduction of tax-liabilities. In the commercial sense it is income from a business arrived at after the cost of running the business has been deducted from the gross income.</p>	<p>淨收入 稅後所得</p>

<p><b>New Apprenticeships / Apprenticeships / Traineeships:</b> A scheme combining practical work with structured training to give young people a nationally recognised qualification and experience.</p>	<p>新學徒培訓計劃</p>
<p><b>New Apprenticeships Access Program:</b> Helping disadvantaged young job seekers to successfully participate in an apprenticeship or traineeship.</p>	<p>新學徒無障礙計劃</p>
<p><b>New Enterprise Incentive Scheme:</b> A scheme that helps with training and income support if you're interested in being self-employed and have a viable business idea.</p>	<p>新商業獎勵計劃</p>
<p><b>Newly arrived residents waiting period:</b> Most social security payments have a two-year newly arrived resident's waiting period. Refugees, humanitarian visa holders and their immediate family members are exempt.</p>	<p>新入境居民等待期</p>
<p><b>Newstart Allowance:</b> Paid to people who are unemployed, capable of undertaking, available for and actively seeking work, or temporarily incapacitated for work.</p>	<p>新開始津貼</p>
<p><b>Nominee:</b> Person nominated by a customer to handle their Centrelink affairs because they are unable to do so themselves.</p>	<p>受委託人</p>
<p><b>Non-custodial parent:</b> Parent who does not have custody of the eligible child or children.</p>	<p>非監護方家長</p>
<p><b>Non-Homeowner:</b> A person who is not regarded as a homeowner for Centrelink purposes. Non-homeowners who pay rent may be eligible for rent assistance.</p>	<p>無房產者</p>
<p><b>Non payment periods:</b> If unemployment is due to voluntary action or misconduct of a worker, a non-payment period of up to 12 weeks may have to be served before commencement of payment.</p>	<p>暫停付款期</p>
<p><b>Notice of dismissal:</b> To be given notification of your dismissal from your employment.</p>	<p>解雇通知</p>
<p><b>Nursing home:</b> Institution providing full-time nursing care for the aged, the frail-aged, and the chronically ill. The Commonwealth Government subsidises fees for residents of approved nursing homes.</p>	<p>療養院</p>
<p><b>Nursing home benefit:</b> Benefits paid by the Commonwealth to a Nursing Home in respect of each patient in residence.</p>	<p>療養院補貼</p>



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<p><b>Ordinary waiting period:</b> A one-week waiting period that people claiming Newstart Allowance have to serve prior to the commencement of payment. The ordinary waiting period can be waived in hardship cases.</p>	常規等待期
<p><b>Orphan:</b> Child without support of both parents, due to death of both parents or death of one parent and the other parent being in a gaol, mental hospital, nursing home or whereabouts unknown.</p>	孤兒
<p><b>Out of school care:</b> Care given to young, school-age children, after school-time and before parents return from work.</p>	放學後托兒服務
<p><b>Outside School Hours Care (OSHC):</b> Child care provided outside of standard school hours where children are supervised and cared for by adults other than their own parents or guardians.</p>	非學校時間托兒服務 (簡稱：OSHC)
<p><b>Overpayment:</b> Payment in excess of amount to which a Centrelink customer is entitled. If determined to be legally recoverable, it is known as a debt.</p>	超付金額
<p><b>Overseas Pension:</b> Pension received from another country. Centrelink usually regards these pensions as income for the income test.</p>	海外福利金
<b>P</b>	
<p><b>Parental income and assets test:</b> Young people may have their rate of payment reduced by their parents' taxable income or by the level of their assets.</p>	父母收入和財產評估
<p><b>Parenting Payment:</b> A payment that is available to some families on low incomes, in addition to the payment of Family Tax Benefit.</p>	家長補助金
<p><b>Part payment:</b> Payment consisting of an amount which is less than the normal full payment. Part payments are usually made for broken periods, that is, covering a period of less than ten working days.</p>	部分付款
<p><b>Part pension:</b> A rate of pension that is less than the maximum rate because of the impact of the person's assets, income or compensation.</p>	非全額撫恤金

<p><b>Partner Allowance:</b> Paid to the partners of pensioners and allowees who were born on or before 1 July 1955, have no dependent children and little or no recent workforce experience.</p>	<p>配偶津貼</p>
<p><b>Partnered rate:</b> Amount of payment per fortnight to a married couple or to a couple living in a de facto relationship.</p>	<p>伴侶津貼額</p>
<p><b>Passport to Employment:</b> Assistance and training to help job seekers prepare resumes, job applications and develop interview skills.</p>	<p>就業護照</p>
<p><b>PAYG Payment Summary – Individual Non Business:</b> People who get a taxable payment from Centrelink will receive this or a ‘Statement of Payment’ at the end of the financial year.</p>	<p>PAYG繳款紀錄 – 個人非商業類</p>
<p><b>Payment in arrears:</b> Payment meant to cover a period in the past.</p>	<p>拖欠款</p>
<p><b>Payment overseas:</b> Refers to a social security payment that is able to be paid to a person whilst they reside overseas.</p>	<p>海外付款</p>
<p><b>Payment Summary:</b> Statement issued by employer - for tax purposes - showing gross income, tax deducted, net income and period worked. A certificate is also issued to Centrelink customers showing how much payment was paid and how much tax was taken out.</p>	<p>付款證明書</p>
<p><b>Payslip:</b> Official notification by the personnel section of a company, business or Government department, issued with each periodical payment, specifying the gross amount of wages or salary and the various additional payments and deductions made, for example, for tax and superannuation.</p>	<p>工資單 付款單</p>
<p><b>Penalty:</b> Disciplinary measure provided for in the case of a breach. For example, an unemployed customer not fulfilling their Preparing for Work Agreement, or not attending an interview. The penalty may be a non-payment period or a reduction in payment. In other instances a penalty may be a fine or imprisonment.</p>	<p>處罰 罰款 懲罰</p>
<p><b>Pension Bonus Scheme:</b> A scheme that provides a tax free lump sum incentive for older Australians to defer claiming the Age Pension and remain in the workforce.</p>	<p>推遲領取養老金獎勵制度</p>

<p><b>Pensioner Concession Card (PCC):</b> All eligible Centrelink pensioners will receive this card, which provides concessions including low cost medicines, reduced fares on public transport, reductions in property and water rates and energy bills. Private companies and organisations as well as State and Local government bodies may also provide discounts.</p>	<p>福利金領取者優惠卡 (簡稱：PCC)</p>
<p><b>Pensioner Education Supplement:</b> Paid to sole parents, carers, disabled people and other people receiving certain Commonwealth income support payments who are studying in an approved course.</p>	<p>福利金領取者教育補助金</p>
<p><b>Pension Loans Scheme:</b> Retired people of Age Pension age who can't get a pension because of their income or assets (but not both), or those who only receive a part pension, can apply for a loan. The loan is secured by a charge over the person's assets.</p>	<p>養老金領取者貸款計劃</p>
<p><b>Pension Loans Scheme asset:</b> A person's asset that cannot be readily sold or realised or that a person does not wish to sell or realise and is not of a kind that a person could reasonably be expected to sell or realise.</p>	<p>屬養老金領取者貸款計劃財產</p>
<p><b>Pension age:</b> Age at which a person becomes eligible for an Age Pension.</p>	<p>養老金領取年齡</p>
<p><b>Pension payday:</b> Working day on which direct credits of fortnightly pension entitlements are made payable.</p>	<p>養老金發放日</p>
<p><b>Pensioner account:</b> A savings account offered by a bank, building society or credit union which will pay the "bank deeming rate" on all or part of the account. The account balance is at call. The accounts are usually available only to Centrelink pensioners and allowees and to Veterans' Affairs pensioners.</p>	<p>養老金/撫恤金賬號</p>
<p><b>Period of residence:</b> The period or periods of time that a person is considered to be resident in a particular country.</p>	<p>居住時期</p>
<p><b>Periodic Gifts or Allowances:</b> Regular payments made to a person, usually by near relatives. Such payments are exempt income for pension purposes, but assessable for other payments.</p>	<p>定期贈品或補貼</p>
<p><b>Permanent residence:</b> The place (eg home, city) where a person usually lives. Status is granted by the Department of Immigration and allows a person to stay in Australia indefinitely.</p>	<p>永久居住地</p>

<p><b>Permanent resident:</b> In relation to Australia, a person who has made Australia his or her permanent or usual country of abode. The person would normally live in Australia or at least their permanent home would be located in Australia.</p>	<p>永久居民</p>
<p><b>Permanently incapacitated for work:</b> A person who has a permanent incapacity and is unable to work.</p>	<p>永久性傷殘導致無法工作</p>
<p><b>Permanently separated:</b> A person can be considered as separated when it is proven that there is a breakdown in, or a withdrawal from the relationship and not just a physical separation and that the couple are estranged and living separated lives, usually residing at separate addresses. Circumstances should be such that the separation is likely to be permanent.</p>	<p>永久性分居</p>
<p><b>Permissible Income:</b> The amount of income allowable before entitlement is affected.</p>	<p>允許賺取的收入</p>
<p><b>Personal Advisor:</b> Centrelink Personal Advisers will help customers with new participation requirements to decide what they want to achieve, help them develop a plan, assist them to find the services and community support they need and keep an eye on their progress. They will also help people with special needs, such as Indigenous people, mature age workers and parents.</p>	<p>個人顧問</p>
<p><b>Personal Effects / Household Contents:</b> This makes up a person's normal household contents and personal effects, eg clothing, books, television video recorder, collectables, jewels etc, long as they do not form part of commercial stock or represent mainly a financial investment. For the purpose of the assets test, personal property to a net market value of \$10,000 is automatically taken into account unless the person nominates a value less or more than \$10,000.</p>	<p>私人財物/家用品</p>
<p><b>Personal expenses:</b> Money spent for one's own personal needs.</p>	<p>個人開支</p>
<p><b>Personal Identification Number (PIN):</b> A confidential number used when accessing or providing data.</p>	<p>個人識別密碼</p>
<p><b>Personal income test:</b> Personal gross income is assessed. Income above the income free area reduces payment.</p>	<p>個人收入評估</p>

<p><b>Personal scope:</b> In relation to International Agreements, allows an Australian resident or a person who is a resident of the country with whom an International Agreement on Social Security is in force to come within the terms of the Agreement.</p>	個人範疇
<p><b>Personal Support Program:</b> Assists customers who are experiencing multiple obstacles to employment such as homelessness, drug and alcohol addiction, mental health issues or domestic violence.</p>	個人支持計劃
<p><b>Physical impairment:</b> An impairment that affects a person's physical bodily functions.</p>	生理殘障
<p><b>Pharmaceutical Allowance:</b> A fortnightly amount added to a person's maximum basic rate to offset the cost of prescription medicines available through the Pharmaceutical Benefit Scheme.</p>	藥品津貼
<p><b>Place a child in care:</b> Place a child in care of an institution or approved foster home. State Welfare departments responsible for children usually do this.</p>	將兒童送交保護
<p><b>Placement:</b> Putting someone in a certain job or allocating a physical place of employment.</p>	安排 (就業) 安置
<p><b>Portability:</b> System allowing social security payment to be taken overseas.</p>	可攜帶性 可轉換性
<p><b>Portability of Agreement benefits:</b> The right of a person to transfer the Reciprocal Agreement benefits outside the territory of the country, which granted the benefits.</p>	法定福利金的可 攜帶性
<p><b>Portable pension:</b> A pension, which under certain conditions, can be paid to pensioners residing in another country.</p>	可攜帶撫恤金
<p><b>Potential capacity for work:</b> Relevant to Disability Support Pension, the consideration of the range of occupations a person is physically and intellectually capable of performing for at least 30 hours per week and within the next two years.</p>	潛在工作能力
<p><b>Pre-grant interview:</b> Interview held before claim for pension, benefit or allowance is processed.</p>	付款審理前的面談
<p><b>Preparing for Work Agreement:</b> An agreement negotiated with a job seeker, which outlines Mutual Obligation responsibilities.</p>	就業準備協議

<p><b>Prescribed Education Scheme (PES):</b> Paid to sole parents, carers and disabled people and other people receiving a Commonwealth income support payment, who are studying full time or part time in an approved course. PES is not means tested and is paid to help with costs of study.</p>	<p>指定教育補助金計劃 (簡稱：PES)</p>
<p><b>Primary earner:</b> The member within the family, who earns the highest income.</p>	<p>主要收入賺取者</p>
<p><b>Primary producer:</b> A person whose main occupation is farming, fishing or forest operations.</p>	<p>初級產業業主</p>
<p><b>Principal home:</b> A dwelling house, flat or home unit where a person usually lives. The private land adjacent to a dwelling house that does not exceed 2 hectares is considered to be part of the principal home.</p>	<p>主要居所</p>
<p><b>Privacy:</b> In accordance with the Privacy Act, the Privacy Commissioner monitors agencies to ensure an individual's privacy and personal information is protected. The Commissioner can investigate complaints about acts or practices which may interfere with the privacy of an individual.</p>	<p>隱私 隱私權</p>
<p><b>Privacy Act:</b> An Act to make provision to protect the privacy of individuals and for related purposes.</p>	<p>隱私法</p>
<p><b>Private agreement/arrangement:</b> Parents can elect whether or not child support contributions are to be registered with a court or the Child Support Agency. For custodians who are Centrelink customers, private agreements must be at least 100% of the formula based assessment. (This is not a legislative requirement - but is implied as part of the requirement to take 'reasonable action'.) If the full child support amount cannot be collected privately, the custodian must apply for Child Support Agency collection or lose social security payments.</p>	<p>個人協議/安排</p>
<p><b>Pro rata benefits:</b> A partial rate of benefit calculated by dividing the period of residence or contributions in one country by the total time spent in both countries and multiplying the result by the total benefit payable.</p>	<p>按比例支付的福利金</p>
<p><b>Proportional portability:</b> System by which the amount of pension paid overseas to a person depends on the time a person has resided in Australia.</p>	<p>按比例可攜帶部分</p>

<p><b>Prosecution:</b> Individuals or organisations who breach sections of the Social Security or Crimes Act may be liable for prosecution before the Courts. Imprisonment, fines and bonds can apply.</p>	<p>檢控 指控</p>
<p><b>Q</b></p>	
<p><b>Qualified/Qualification:</b> In relation to the Social Security Act 1991 this refers to the fact that a person who has made a claim for a social security payment satisfies all the fundamental conditions for that claim to be granted, although the payment must also be payable.</p>	<p>合格的 / 資歷 文憑 / 學歷</p>
<p><b>Qualifying Australian residence:</b> The period(s) of residence of a person in Australia required before they can qualify for most Centrelink payments. The periods vary depending on the type of payment.</p>	<p>符合澳洲居住時間 規定的</p>
<p><b>Qualifying residence exemption:</b> An exemption from serving the residence period to qualify for Centrelink payments. Granted to certain refugees.</p>	<p>澳洲居住時間規定 豁免權</p>
<p><b>R</b></p>	
<p><b>Raise debt/overpayment:</b> Calculate amount owing to Centrelink. Determine whether it is a recoverable debt.</p>	<p>計算欠款 / 多付金額</p>
<p><b>Rate of payment:</b> Amount of benefit, pension, allowance to be paid. The rate depends on, for example, whether a customer is single or married, has dependent children or students, and the level of income or assets.</p>	<p>付款基數</p>
<p><b>Rate of return:</b> The calculation of the amount earned by a managed investment or share over a twelve-month period. It includes the gross increase or reduction in the value of the investment as well as the cash distributions or dividends paid to the investor during the period.</p>	<p>回報率</p>
<p><b>Rates notice:</b> Advice from local authorities stating the amount owed for local services (sewerage, water etc.) in relation to ownership of real estate.</p>	<p>付款通知單</p>

<p><b>Ratification:</b> In relation to International Agreements means that the respective Governments to the Agreement give their formal approval or consent to the Agreement.</p>	<p>同意 贊同 批准</p>
<p><b>Re-imbusement of medical expenses:</b> Commonwealth benefits relating to the provision of medical or dental services or pharmaceuticals and also payments made to registered health funds for these services. These reimbursements are excluded from the definition of income for the purpose of the income test.</p>	<p>醫療費退款</p>
<p><b>Realise an investment:</b> When the investment matures or the investor fully or partially withdraws funds out of a saved investment, or transfers (switches) moneys out of the saved investment to another investment.</p>	<p>兌現投資</p>
<p><b>Realisation of an asset:</b> Sell or transfer title of an asset to another person.</p>	<p>資產轉讓/出售</p>
<p><b>Reasonable action to obtain maintenance:</b> Action a custodial parent is required to take to obtain child support to qualify for sole parent pension and/or Family Payment for a child from a previous relationship. Exemptions may be granted in special circumstances.</p>	<p>通過合理途徑獲取撫養費</p>
<p><b>Reasonable offer of employment:</b> An offer of work within reasonable travelling distance suited to a person's training, ability or experience paying at least award wages and which offers safe working conditions.</p>	<p>合理的就業機會</p>
<p><b>Reasonable steps to obtain work:</b> Action showing someone is seriously looking for a job. For example, applying for jobs, phoning for job interviews, looking at positions vacant in newspapers.</p>	<p>努力尋找工作</p>
<p><b>Reassessment:</b> Recalculation of a person's entitlement due to a change in their circumstances.</p>	<p>重新評估</p>
<p><b>Reconcile/reconciliation:</b> Resume living together as a couple.</p>	<p>重新和好 和解</p>
<p><b>Reconciliation:</b> The process of checking Family Payments against a family's actual income for the financial year, to ensure that they are paid the correct amount of money.</p>	<p>核對</p>
<p><b>Recovery of an overpayment:</b> Obtain repayment of an amount paid which was more than the person's correct entitlement.</p>	<p>追討超付的款項</p>



<p><b>Recovery proceedings:</b> Action to obtain repayment of overpayment.</p>	追討程序
<p><b>Redundancy:</b> A case of there being not enough work to do in the workplace. Some workers may be declared redundant, laid off or dismissed.</p>	過剩、裁員、解僱
<p><b>Re-entry Visa, also known as Resident Return Visa:</b> A visa that allows a permanent resident who is not an Australian citizen, to return to Australia following an absence overseas.</p>	回程簽證 居民回程簽證
<p><b>Reference number:</b> A unique number given to every Centrelink customer. (see CRN)</p>	參考號碼
<p><b>Refugee:</b> A person who, due to fear of persecution, has fled their country and is unable or unwilling to return.</p>	難民
<p><b>Refugee status:</b> Recognition by Australia that a person is a refugee. Relaxed residence requirements for Centrelink payments apply to such people if they hold specific refugee visas.</p>	難民身份
<p><b>Refugee visa:</b> Certain categories of visa defined in the Migration Regulations and Social Security Act 1991. Relaxed residence requirements for social security payments apply to the holders of such visas.</p>	難民簽證
<p><b>Refuse an offer of work:</b> If a person refuses a reasonable offer of work and thus remains unemployed, payment of Newstart Allowance may be cancelled and a non-payment period imposed.</p>	拒絕就業機會
<p><b>Registered Agreement:</b> Agreement for child support made between the noncustodial parent and the custodial parent and registered with a Court or the Child Support Agency (CSA). It is legally enforceable and cash components may be collected by CSA.</p>	已登記的協議
<p><b>Registered care:</b> Paid care that is provided other than by approved care providers. Care providers can include, for example, family, friends and nannies. The carer must be registered with the Family Assistance Office.</p>	註冊看護照顧服務
<p><b>Release of Information:</b> The Social Security Act prohibits staff from releasing customer information without legal authority. Customers who want Centrelink to release information about them to another person or agency must give Centrelink an authority (in writing) to release the information to that person or agency.</p>	公開信息資料

<p><b>Remote Area Allowance:</b> Payment to Centrelink recipients living in specified remote areas.</p>	邊遠地區津貼
<p><b>Rent:</b> Regular payments made for the use of land or premises by a tenant to the owner, landlord or real estate agent.</p>	租金
<p><b>Rent arrears:</b> Rent payments due for a previous period but not yet paid.</p>	拖欠租金
<p><b>Rent Assistance:</b> An extra payment for some families who pay rent to a private individual or organisation.</p>	房租補貼
<p><b>Rent Deduction Scheme:</b> Allows Centrelink customers in public housing to have their rent deducted from their social security payments and sent directly to the housing authority in their State or Territory.</p>	房租直接扣除計劃
<p><b>Rent free in return for services:</b> Where no rent is charged but a tenant is expected to do some work for the owner, eg, gardening, caretaking, etc.</p>	以服務換取免費住房
<p><b>Reparation order:</b> Where a Magistrate orders a debtor to repay a debt through a court.</p>	還債判決
<p><b>Reporting and Income Statement:</b> Sent to certain Centrelink customers every 12 weeks. Advises the dates on which you have to report your earnings and the periods you need to report for.</p>	申報收入通知
<p><b>Residence:</b> This can refer to a person's usual place of abode, that is, their house, home unit, flat, caravan, etc, in which they live. It may also refer to the state of residing in a country, that is, the usual place of residence. A person can still be resident in a country although they may be temporarily out of that country.</p>	居所
<p><b>Residential status:</b> The state of being a resident of a country, whether this state is permanent or temporary.</p>	居民身份
<p><b>Respite Care:</b> Temporary care and accommodation provided for persons normally cared for by recipients of carer pension in their own homes. Temporary care is given to patients to give permanent carers an opportunity to take a holiday or some time off.</p>	暫息照料
<p><b>Restitution payment:</b> Payment made by the Governments of particular countries to compensate people who were victims of Nazi persecution in World War 11. Certain restitution payments made by Austria and Germany are exempt income.</p>	納粹受害者賠償金

<p><b>Retirement Village:</b> Communal residential accommodation for people of 55 years of age or more comprising self care units and/or serviced units and/or hostel units.</p>	<p>退休村 養老院</p>
<p><b>Retirement village resident:</b> A person who has their principal home in a retirement village.</p>	<p>退休村居民</p>
<p><b>Retrenched:</b> Dismissed from employment in order to reduce the employer's costs.</p>	<p>裁減</p>
<p><b>Reversionary bonus:</b> A bonus issued by an insurance company not paid directly to the policy holder but added to the sum insured.</p>	<p>保險回扣獎勵</p>
<p><b>Review:</b> Can refer to a review of a customer's entitlement or to a review requested by a customer where the customer disagrees with a decision.</p>	<p>復審</p>
<p><b>Review form:</b> A form posted out periodically to Centrelink customers asking them to state any change in their circumstances over the preceding period.</p>	<p>復審表</p>
<p><b>Rollover fund:</b> A type of investment into which an "Eligible Termination Payment" (ETP) may be placed for later use. On leaving a job, a person may be entitled to an ETP. "Rolling Over" is transferring an ETP into a rollover fund.</p>	<p>轉滾基金</p>
<p><b>Rolled over amount:</b> The "Eligible Termination Payment" which is placed into a rollover fund.</p>	<p>轉滾金額</p>
<p><b>Routine Assessment Method:</b> The calculation of Family Tax Benefit, taking into account any Child Support payments that the family receives.</p>	<p>常規計算方法</p>
<p><b>Rural Adjustment Scheme (RAS):</b> A scheme of assistance for farmers operated by a State or Territory on behalf of the Commonwealth.</p>	<p>農村調整計劃 (簡稱：RAS)</p>
<p><b>Rural Transaction Centre:</b> Centrelink participates with other government agencies, credit unions and financial institutions to provide a rural township with a range of services and facilities based on the needs of the community.</p>	<p>鄉村辦事處</p>
<p><b>S</b></p>	
<p><b>Safety net:</b> The Australian social security system is designed to be a safety net for all Australian residents. It is the provision of payments and services by Centrelink for those Australians who cannot provide for themselves.</p>	<p>安全網</p>

<p><b>Savings provision:</b> An exception to a new piece of legislation designed to exempt people from the effects of the legislation. Savings provisions relating to investments, exempt people from the effects of investment decisions which they have made in good faith according to the provisions of social security rules in force at the time the decision was made.</p>	<p>保留條款 不追溯條款</p>
<p><b>School fees fringe benefit:</b> A person receives a school fees fringe benefit if their employer pays an amount to them, or to a school, for primary or secondary level education tuition. The amount may be for book or equipment fees for either a dependent child of the person or person's partner or a child of the family who is getting Newstart Allowance. The value of a school fees benefit is the actual amount of the payment.</p>	<p>學費福利</p>
<p><b>School leaver:</b> Person who has just left secondary school and is entering the workforce for the first time.</p>	<p>離校學生</p>
<p><b>Seasonal work:</b> Work available only at a given time of the year mainly due to factors related to climate, eg fruit picking, snow season jobs etc.</p>	<p>季節性工作</p>
<p><b>Secondary earner:</b> The member within the family, who earns the lesser income.</p>	<p>次要收入賺取者</p>
<p><b>Self Employment Development:</b> A scheme that allows job seekers to undertake activities for market research or development of business ideas that could lead to the establishment of a viable business.</p>	<p>自雇商業發展計劃</p>
<p><b>Seminar:</b> Short intensive course of study or meeting, from one day to a few weeks in duration.</p>	<p>研討會</p>
<p><b>Separated:</b> A person not living with their partner as a result of a breakdown in, or a withdrawal from the relationship, not just a physical separation. The couple are estranged and living separate lives, usually residing at separate addresses. Circumstances should be such that the separation is likely to be permanent or indefinite.</p>	<p>分居</p>
<p><b>Separated under one roof:</b> Persons previously married (legal or de facto) who continue to live in the same premises although a marriage-like relationship no longer exists.</p>	<p>同屋分居</p>
<p><b>Separation Agreement:</b> Sometimes a couple separate after reaching agreement on maintenance, financial arrangements, and who will be responsible for the children.</p>	<p>分居協議</p>

<p><b>Separation order:</b> An order issued by a Court, usually the Family Court, setting out the terms of a separation.</p>	法庭分居判決
<p><b>Service Pension:</b> Payment from the Department of Veterans' Affairs to Australian Veterans who have reached service pension age. People receiving a service pension cannot receive a Social Security payment at the same time.</p>	退伍軍人津貼
<p><b>Service pension for carers:</b> Payments from the Department of Veterans' Affairs to the relative of a severely handicapped Service pensioner.</p>	傷殘退伍軍人照顧者津貼
<p><b>Service pension for wives:</b> Payments from the Department of Veterans' Affairs to the female partner of a Service pensioner.</p>	退伍軍人妻子津貼
<p><b>Set Aside:</b> To change a decision (usually in a review or appeal situation) - opposite to affirm.</p>	重新判定
<p><b>Settlement date:</b> The date on which full payment (settlement) is made.</p>	結算日期
<p><b>Severely Disabled:</b> A person is considered to be severely disabled if their physical, psychiatric or intellectual disability makes the person totally unable to work for at least the next 2 years and is unable to benefit within the next 2 years from participation in a program of assistance or a rehabilitation program or the person is totally blind.</p>	嚴重殘障
<p><b>Severance pay:</b> Money received by a worker on leaving a job. This may include accumulated sick pay, recreation leave pay etc. It is the amount paid to an employee on termination of an employment contract. It may also include one (or two) weeks' pay in lieu of notice where a worker is dismissed.</p>	遣散費
<p><b>Shared care:</b> Sharing the care of children with someone other than a current partner or child care provider.</p>	共同照顧
<p><b>Shares:</b> Documentary evidence of part-ownership of property, especially one of the equal parts into which a company's capital is divided, giving the holder a share of profits. Profits made by the company are (partly) paid out as dividends on shares.</p>	股份
<p><b>Sickness Allowance:</b> A payment for people who are temporarily unable to work due to a short-term disability, illness or injury. You must have work or study to return to when you are well again.</p>	疾病津貼

<p><b>Sickness Allowance medical certificates:</b> A medical certificate issued by doctors specifically for Sickness Allowance purposes.</p>	<p>申請疾病津貼的 醫生證明</p>
<p><b>Sickness insurance:</b> Insurance against the loss of income as a result of sickness.</p>	<p>疾病保險</p>
<p><b>Single:</b> For purposes of the Social Security Act this means unmarried or not living in a de facto relationship.</p>	<p>單身</p>
<p><b>Single income:</b> Refers to a family where only one family member is earning income.</p>	<p>單份收入</p>
<p><b>Single Rate:</b> Basic rate of payment to an unmarried or widowed person.</p>	<p>單身金額</p>
<p><b>Social Security:</b> Social security is welfare for the Australian community. The majority of payments paid by Centrelink are authorised and defined under the Social Security Act, hence the reference to social security payments.</p>	<p>社會保障</p>
<p><b>Social Security Appeals Tribunal (SSAT):</b> An independent statutory tribunal made up of people such as welfare workers, doctors and lawyers. The SSAT reviews Centrelink decisions only after they have been reviewed by an Authorised Review Officer.</p>	<p>社會保障上訴仲裁庭 (簡稱：SSAT)</p>
<p><b>Social Worker:</b> Centrelink Social Workers can help with personal counselling and support through difficult times. They can assist with advice about budgeting on reduced incomes, and arrange for referrals for accommodation and other personal matters.</p>	<p>社會工作者</p>
<p><b>Sole Parent:</b> A person who is not a member of a couple and who has the care and control of at least one child.</p>	<p>單身家長</p>
<p><b>Sole parent family:</b> Refers to a family where there is only one parent.</p>	<p>單親家庭</p>
<p><b>Sole trader business:</b> A business, owned by one person.</p>	<p>個體經營者</p>
<p><b>Source of income:</b> Every source from which income stems, for example, investments, pension etc.</p>	<p>收入來源</p>
<p><b>Special Benefit:</b> Payment to some people not eligible for a pension or other benefit who are in hardship and not able to provide for themselves or their dependants. Special Benefit is subject to income, assets and available funds tests.</p>	<p>特許福利金</p>

<p><b>Special maintenance (child support):</b> There are two categories of special maintenance - non cash housing maintenance or any other non-cash maintenance received during the first six months after separation.</p>	<p>特別撫養費 (子女撫養費)</p>
<p><b>Special rate disability pension:</b> A pension paid by the Department of Veterans' Affairs. Also referred to as a Totally and Permanently incapacitated (T &amp; PI) pension.</p>	<p>特別類殘疾津貼</p>
<p><b>Special Residence:</b> A retirement village, granny flat or a home subject to a sale - leaseback agreement.</p>	<p>特定居所</p>
<p><b>Stand down:</b> To suspend or dismiss an employee from his/her job for disciplinary reasons, because of industrial action by a union, lack of work, or to reduce costs.</p>	<p>停職</p>
<p><b>Statement:</b> Information in support of a person's claim is usually written down in a statement and signed by that person. It is a legally binding document and it is therefore important that the person checks that everything written down is true before signing the statement.</p>	<p>陳述 證明信</p>
<p><b>Statutory declaration:</b> A written statement signed before a Justice of the Peace or another official.</p>	<p>宣誓 法律認可的陳述</p>
<p><b>Stood down:</b> Suspended from a job for disciplinary reasons, because of industrial action by a union, lack of work or to reduce costs.</p>	<p>停職 / 停工</p>
<p><b>Strata Title:</b> A strata title gives the holder the right to the exclusive use and occupation of a particular home unit or flat together with the right to use, in common with other strata title holders in the same building, the general amenities eg stairways, lifts, passages and garden. The holder of a strata title to a particular home unit or flat can sell or mortgage the same just as if it were a separate and single building.</p>	<p>樓層擁有權</p>
<p><b>Student Financial Supplement Scheme:</b> Voluntary Loan Scheme giving full-time tertiary students the option of borrowing money to help cover study expenses.</p>	<p>學生經濟補助計劃</p>
<p><b>Subcontractor:</b> A subcontractor offers his/her services to a contractor to perform part of the work contracted.</p>	<p>分包商</p>

<p><b>Substantial care and control (of a child):</b> For Parenting Payment, where a person has care and control of a dependent child for a period of 12 months and this situation is likely to continue on a permanent or indefinite basis, a person has substantial care and control of a child. The child is also not a natural or adoptive child and is not in the person's legal custody.</p>	<p>(兒童的) 主要 看護人</p>
<p><b>Substantially More Care:</b> Substantially more care is defined as the amount of care a child with a disability needs as a result of that disability and which must be significantly more than that needed by a child the same age who does not have a disability</p>	<p>大量增加看護工作</p>
<p><b>Substitute care:</b> Substitute care in relation to a child means care of the child provided by a carer (other than the natural or adoptive parent of the child) in the carer's home under the law of a State or Territory. No substitute care allowance or other allowance for the upkeep of the child is paid to the carer by an authority of the State or Territory.</p>	<p>替代護理</p>
<p><b>Suffer a substantial loss of income:</b> Due to circumstances often beyond their control, a person finds they may have lost a deal of cash income or assets from their possession.</p>	<p>收入嚴重受損</p>
<p><b>Suitable paid work:</b> Newstart Allowance recipients must actively seek, be capable of undertaking and willing to undertake work that is judged to be suitable for that person.</p>	<p>適合的有償工作</p>
<p><b>Superannuation:</b> A sum paid periodically as a contribution to a superannuation fund. Often abbreviated to 'super'.</p>	<p>公積金 退休金</p>
<p><b>Superannuation payment/pension:</b> Regular payment (usually monthly) received from a superannuation fund.</p>	<p>退休金定期付款</p>
<p><b>Superannuation scheme/fund:</b> Scheme or fund set up to pay retirement or invalidity benefits to members and/or their dependants. These benefits are financed by contributions from the member and/or their employer, which are invested by the fund manager.</p>	<p>公積金計劃/基金</p>
<p><b>Superannuation settlement:</b> Where a person's superannuation entitlement is paid all at once as a lump sum.</p>	<p>一次性退休金</p>
<p><b>Surrender value</b> The (reduced) value of an insurance policy if it is cashed (surrendered) before the agreed term has expired.</p>	<p>退保金額</p>



<p><b>Suspended from work:</b> Temporarily dismissed from a job usually for disciplinary reasons.</p>	<p>停工</p>
<p><b>T</b></p>	
<p><b>Tax deductible:</b> Expenses deducted from income so as to arrive at taxable income.</p>	<p>稅務扣減金額</p>
<p><b>Tax file number:</b> A unique number given out by the Tax Office to every taxpayer.</p>	<p>稅務檔案號碼 (稅號)</p>
<p><b>Tax free limit:</b> That part of a person's income not subjected to income tax.</p>	<p>免稅額</p>
<p><b>Tax rebate:</b> A reduction in the amount of tax otherwise payable.</p>	<p>減稅額</p>
<p><b>Tax threshold:</b> The income level at which income becomes taxable.</p>	<p>繳稅臨界線</p>
<p><b>Telephone Allowance:</b> This is to help with the cost of line rental for a telephone, for people who hold a Pensioner Concession Card or Commonwealth Seniors Health Card, and who have a telephone connected in their name.</p>	<p>電話費用補助</p>
<p><b>Temporarily Separated Couple:</b> A couple living separately and apart but not on a permanent basis and not an illness separated couple.</p>	<p>臨時分居夫妻</p>
<p><b>Temporary employee:</b> Person who is employed full-time or part-time for a limited period.</p>	<p>臨時雇員</p>
<p><b>Temporary Visa:</b> Permission for a person to enter and remain in Australia for a specific period of time and for a specific reason. Holders of these visas are not permitted to remain permanently in Australia and are generally not entitled to social security payments. The visa will also state whether the holder can be employed whilst in Australia.</p>	<p>臨時簽證</p>
<p><b>Tenancy in common:</b> Where two or more persons are entitled to the full use of a house or a block of land but neither is entitled to the exclusive possession of any part of the house or the land. It is distinguished from joint tenancy by the fact that on the death of either of the tenants, the tenancy in common goes to the tenant's heir, that is, the heir becomes a tenant in common with the surviving co-tenant(s).</p>	<p>共有租賃權</p>

<p><b>Terminate a contract:</b> Bring to an end an on-going contract, for example to work or to supply goods.</p>	終止合同
<p><b>Terminate payment:</b> Cease payment, as the customer is no longer entitled.</p>	終止付款
<p><b>Territory:</b> The area under the jurisdiction of each Reciprocal Agreement partner.</p>	和約地區/國家
<p><b>Threshold amount:</b> The level of income or assets where payment will be affected under the income or assets test.</p>	臨界數額
<p><b>Title deed:</b> Legal instrument as evidence of right. Usually a document proving someone is the owner of a block of land and, where appropriate, the house built on it.</p>	(土地、房產) 所有權契據
<p><b>Totalisation:</b> The process of adding together the periods of credited contributions to the other country's social security system and/or periods of residence in order to meet the minimum qualifying period for benefits from either or both Reciprocal Agreement partners.</p>	總和
<p><b>Touchscreen:</b> Centrelink offices have computer touchscreens that provide details of job vacancies and Job Network members.</p>	觸摸式屏幕電腦
<p><b>Tourist visa:</b> A visa that allows a person to enter Australia for a limited period. It is usually provided to people who come to Australia for a holiday.</p>	旅遊簽證
<p><b>Trade:</b> Business, especially mechanical or mercantile employment, as opposed to profession, carried on as means of livelihood or profit. This word especially stands for skilled handicraft, eg carpentry, plumbing, butchery etc.</p>	技工工種
<p><b>Trade union:</b> Organised association of workers of a trade, or group of allied trades, formed to protect and promote their common interests.</p>	行業協會
<p><b>Traineeship:</b> A scheme combining practical work with structured training to give young people a nationally recognised qualification and experience.</p>	培訓制度
<p><b>Training Accounts:</b> Mature-age job seekers who are participating in Intensive Assistance or job search training get Training Accounts, which can then be used to get training in work-related skills.</p>	培訓賬號

# Lexicon of Centrelink terms

Chinese

<p><b>Training course:</b> Course which an individual may undertake, either as a preparation for work or on the job training.</p>	培訓課程
<p><b>Training Credits:</b> Are a reward for participation in Work for the Dole projects or Community Work, and can be used to pay for training courses.</p>	培訓信用額
<p><b>Transfer from one pension/benefit to another:</b> Generally no waiting period need be served if a person transfers from one benefit/pension to another.</p>	養老金/福利金轉換
<p><b>Transition to Work:</b> Services that aim to deliver advice and training to people who have been out of the workforce for two years or more because of parenting or caring responsibilities who are aged over 50 years.</p>	再就業服務
<p><b>Trust account:</b> Account held by one person as trustee for another, eg a solicitor holding money in trust for a customer.</p>	信託賬戶
<p><b>Trustee:</b> A person who holds assets for the benefit of others in accordance with a written agreement or deed.</p>	信託人
<p><b>Trust fund:</b> Fund set up to manage capital and to distribute the proceedings of it to specially nominated beneficiaries, normally heirs or relatives of the creator of the trust fund.</p>	信託基金
<b>U</b>	
<p><b>Underpayment:</b> Payment of less than the amount a recipient is lawfully entitled to (the person's correct entitlement).</p>	低於應付數額
<p><b>Understate income:</b> People advising of a lower than actual amount of income to Centrelink in order to get payments at a higher rate than actually entitled.</p>	虛報收入 低報
<p><b>Undisclosed income</b> Income received but not declared to the Department.</p>	未申報的收入
<p><b>Unemployed due to a strike:</b> Being without work due to industrial action. Includes strikes, bans and limitations imposed by a Trade union.</p>	因行業行動而失業
<p><b>Unfit for work:</b> Not being able to work because of illness or injury.</p>	不適於工作
<p><b>Unfranked dividends:</b> Dividends paid by companies (which have not paid Australian company tax) and do not carry imputation credits.</p>	未繳稅股息

<p><b>Unprofitable:</b> A business is unprofitable if the income received is less than or equal to the amount it cost to earn that income; either "breaking even" or operating at a loss.</p>	<p>不盈利</p>
<p><b>Unrealisable asset:</b> For the purpose of applying the hardship provisions, an asset is unrealisable if the person cannot sell or realise it or use it as security for borrowing.</p>	<p>不可兌現的資產</p>
<p><b>Unskilled work (Lesser skilled work):</b> Work not needing any special skill or training.</p>	<p>低技術工種</p>
<p><b>Unskilled worker:</b> Worker without special skills or training as opposed to a (skilled) tradesman.</p>	<p>非熟練工人</p>
<p><b>V</b></p>	
<p><b>Valuable consideration:</b> The receipt of goods, services or some other benefit in exchange for some item, action or promise.</p>	<p>有價報酬 對價</p>
<p><b>Value of free board/lodging:</b> The amount which free board or lodging represents to the recipient. Centrelink may consider this, or part of it, as income, particularly when it can be seen as "valuable consideration".</p>	<p>免費食宿折合價值</p>
<p><b>Veterans' Children Education Scheme:</b> The child of a veteran who gets a disability pension may get an education allowance and other assistance from the Department of Veterans' Affairs.</p>	<p>退伍軍人子女教育 補助計劃</p>
<p><b>Visa:</b> Permission for a person to enter and remain in Australia either temporarily or permanently. Usually in the form of a label affixed to a person's passport.</p>	<p>簽證</p>
<p><b>W</b></p>	
<p><b>Waiting period:</b> Statutory period that has to be served before payment can commence. For example a person may have a waiting period because they are a newly arrived resident or their liquid assets exceed certain limits.</p>	<p>等候時間</p>
<p><b>Waive:</b> To forgo or put aside a legitimate right or claim. Especially used in connection with overpayments.</p>	<p>豁免 免去 免除</p>

<p><b>War caused disability:</b> Disability or illness which resulted from service in the armed forces during a time of war.</p>	<p>戰爭致殘</p>
<p><b>Ward of the State:</b> Child who has been placed in the legal custody of the child welfare department of a State Government.</p>	<p>州立兒童看護所</p>
<p><b>Welfare payments:</b> Any payments received from a Government welfare agency (eg State welfare departments) or from a private welfare organisation like St Vincent de Paul or the Smith Family.</p>	<p>社會福利金</p>
<p><b>Widow:</b> Generally a woman, legally married, who has survived her husband (ie a de jure widow). For the purposes of the Social Security Act 1991 a widow also includes: a woman who was a member of a couple (not legally married) and whose partner has died; a woman who is divorced from her husband; a woman who is legally married and whose husband has deserted her without just cause; or a woman who is legally married and whose husband has been in prison for a period of at least 6 months.</p>	<p>寡婦 孀婦</p>
<p><b>Widow Allowance:</b> An income support payment for women who were widowed, divorced or separated since turning 40 years of age and who have no recent workforce experience.</p>	<p>孀婦補助金</p>
<p><b>Widow B Pension:</b> From 20 March 1997, no new grants of Widow B Pension. Current recipients continue to receive this pension until eligible for Age Pension.</p>	<p>B類孀婦補助金</p>
<p><b>Wife Pension:</b> Payment to the wife of an aged or disability support pensioner. No new grants since 1/7/1995.</p>	<p>妻子補助金</p>
<p><b>Withdraw:</b> To take out money from an account.</p>	<p>提款 取款</p>
<p><b>Withdrawal form:</b> Official form used to make a withdrawal from an account.</p>	<p>取款單</p>
<p><b>Withholding:</b> An amount may be deducted from the customer's usual fortnightly payment to recover an overpayment or debt. It is based on a set percentage of a payment received by a customer, or a reduced figure agreed upon because of financial hardship.</p>	<p>預扣金額 預扣款</p>

<p><b>Work for the Dole:</b> Offers eligible job seekers work experience opportunities in projects of value to local communities.</p>	以勞動換福利
<p><b>Work history:</b> Includes an account of the claimant's previous work including self-employment, voluntary work, the reasons for leaving work and any hobbies or interests.</p>	工作經歷
<p><b>Work permit:</b> People without permanent residence status require a work permit to obtain a paid job. This is usually stamped into the passport with the visa.</p>	工作許可 就業許可
<p><b>Work-related disability/illness:</b> Accident at work or an illness which may have arisen from work, for example, exposure to chemicals. If unable to work because of a compensable illness or condition, a customer can be required to claim compensation.</p>	因工致殘 / 生病
<p><b>Work release:</b> System whereby prison inmates may leave the prison each day to work and earn income and return to the prison at night.</p>	保外工作
<p><b>Workers' compensation:</b> System of insurance (often compulsory) whereby an employee may claim compensation from an employer (or from the employer's insurance company) for an injury or illness sustained at, or as a result of, work.</p>	勞工賠償
<p><b>Working age:</b> Generally from 15 to 65 years.</p>	工作年齡
<p><b>Working Credit:</b> Available to most people below Age Pension age who receive income support. Encourages people to take up paid work by allowing them to keep more of their payments when they start work.</p>	工作信用額
<p><b>Working life residence:</b> Australian residence between the ages of 16 and Age Pension age.</p>	適合工作年齡
<p><b>Write off a debt:</b> To suspend recovery action on an overpayment. It does not affect Centrelink's right to take recovery action at a later stage. Not to be confused with waive.</p>	註銷債務
<p><b>Written authority:</b> Permission or delegated power given in writing.</p>	授權書 書面授權
<p><b>Written down value:</b> The original cost of an asset less the total depreciation claimed to date.</p>	折舊後成本

# Lexicon of Centrelink terms

Chinese

<b>Y</b>	
<b>Youth Allowance:</b> Income support payment for full time students aged 16 to 24 years, or temporarily incapacitated for study.	青年津貼
<b>Youth Services Units:</b> Consists of specialised staff who provide young people with improved access to Government services and income support.	青年服務組