

How do I request a review of a Centrelink debt?

Helping you start the process if you want your debt reviewed.

How do I challenge a Centrelink debt?

The options available to you will depend on whether your debt has been reviewed already.

- If your debt has **not been reviewed before**, the first step is to ask for an Authorised Review Officer within Centrelink to review your debt.
- If your debt has **already been reviewed by an Authorised Review Officer**, you can seek further review by the Administrative Review Tribunal.
- If your debt has **already been reviewed by the Administrative Review Tribunal** you may have further appeal options available to you, depending on your individual circumstances.

 You should seek legal advice about the review processes.

Are there fees involved in seeking review of my debt?

It is **free** to seek an Authorised Review Officer review and/or reviews of Centrelink debts by the Administrative Review Tribunal.

Worker Help Line

03 9481 0655

Monday to Friday, 9am–5pm, community lawyers and workers can contact us for information or secondary consultation with an SSRV lawyer.

Legal Assistance Line

03 9481 0355

Monday to Thursday, 9am–4.30pm for Victorians experiencing a Centrelink issue.

What is an Authorised Review Officer?

An Authorised Review Officer is a specialised Centrelink officer who reviews decisions made by Centrelink. They have the power to change decisions if they think they are wrong, or if they think there is a better decision that can be made.

What can an Authorised Review Officer do?

For Centrelink debts, an Authorised Review Officer might:

- Decide you don't owe any money because you were not overpaid.
- Decide the amount you owe is more than what Centrelink originally thought, and ask you to repay more.
- Decide all or part of your debt should be written off, which means you won't have to pay it back for a period of time.
- Decide all or part of your debt should be waived because of a Centrelink mistake, which means you won't have to pay it back at all. This is called an administrative error waiver.
- Decide all or part of your debt should be waived because your circumstances are special, which means you won't have to pay it back. This is called a special circumstances waiver.
- Decide not to change the decision at all.

More help overleaf →

How do I ask for my debt to be reviewed by an Authorised Review Officer?

You can request an Authorised Review Officer review verbally or in writing.

If asking verbally – either on the phone or at a Centrelink office – you should say specifically that you want your debt reviewed by an ‘Authorised Review Officer’. Once lodged, you can ask for the review number.

If you would like to request a review in writing, you can use Centrelink’s SS351 form to do so. The form is available [here](#) or by searching for ‘Centrelink SS351’.

Requesting a review in writing means there is a written record of your review request. You can also attach supporting letters, documents and evidence. It also means you can ask someone to check over the prepared documents before you lodge the review, in case there are errors or other issues.

Is there a time limit to requesting review by an Authorised Review Officer?

There is **no time limit** for requesting an Authorised Review Officer review for most Centrelink debts. Other Centrelink decisions, and debts for some payments like Abstudy, do have time limits for reviews.

You should get legal advice if you are unsure whether a time limit applies to you.

What is the Administrative Review Tribunal?

The Administrative Review Tribunal is a tribunal that can review Commonwealth administrative decisions.

This includes decisions made by Centrelink Authorised Review Officers. For Centrelink decisions, the Administrative Review Tribunal has two levels of review:

- **First Review:** Will review the decision of the **Centrelink Authorised Review Officer**
- **Second Review:** Will review the **First Review decision**

Time limits do apply once at the Administrative Review Tribunal.

What can the Administrative Review Tribunal Do?


For Centrelink debts, the Administrative Review Tribunal has the same decision making powers as an Authorised Review Officer (see section “What can an Authorised Review Officer do?”).

Is there a time limit to requesting review by the Administrative Review Tribunal?

There is no time limit for requesting a First Review of a debt by the Administrative Review Tribunal.

Once you have received the Tribunal’s First Review decision, **you have 28 days to seek a Second Review** by the Tribunal, if you wish to. If you miss this 28-day time limit, you can ask the Tribunal for an extension; however, extensions are only granted in limited circumstances.

If you **disagree** with the Tribunal’s Second Review decision, you may be able to appeal to the Federal Court. An appeal to the Federal Court must be made within 28 days of receiving the Tribunal’s Second Review decision.

 The Federal Court cannot review the Administrative Review Tribunal’s decision further, they can only consider questions of law. You should get legal advice before appealing to the Federal Court. **Costs apply at the Federal Court.**

For more information on these options, we recommend that you seek legal advice.



**Holstep
Health**

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www.ssrv.org.au

If you have any questions or client queries about the above content, [please call us to discuss](#). SSRV welcomes contact and queries from workers and clients. This factsheet has been designed as general information and should not be relied upon as legal advice. Current May 2026.