

| AdviceLink and your Concession Card

The type of Concession Card you receive will depend on your situation and benefit.

Most commonly, you can use your concession card to access cheaper medicines in the Pharmaceutical Benefits Scheme (PBS) for those listed on your card, including dependent children and partners.

[Pharmaceutical Benefits Scheme \(PBS\)](#) | [About the PBS](#)

As at 1 January 2021, you may pay up to \$41.30 for most PBS medicines or \$6.60 if you have a concession card. The Australian Government pays the remaining cost.

We have included the links to each state and a summary below:

Benefit type / discount	Pensioner Card	Commonwealth Seniors Card	Low Income Health Card
	<i>Generally, for those on the Age Pension. But also 60 yrs + with >9 mths on certain allowances</i>	<i>For those Age Pension age but not eligible for a part Age Pension.</i>	<i>For those who have income below the relevant threshold for their situation.</i>
Council Rates	NSW, QLD, VIC, WA, TAS, ACT, NT	WA	TAS
Water	NSW, QLD, VIC, WA, SA, TAS, ACT, NT	WA	VIC, SA, TAS, ACT
Energy	NSW, QLD, VIC, WA, SA, TAS, ACT, NT		QLD, VIC, WA, SA, TAS, ACT
Gas	NSW, QLD, VIC, ACT	WA	NSW, VIC, ACT
Drivers License	NSW, WA, SA, ACT	WA	ACT
Car Registration	NSW, QLD, VIC, WA, SA, TAS, ACT		VIC, TAS
Dental	NSW, QLD, WA, TAS	NSW, QLD,	NSW, QLD, WA, TAS
Glasses	QLD, WA, SA, TAS, ACT	QLD, WA	ACT
Ambulance and /or other Emergency Services	NSW, QLD, WA, SA, TAS, ACT	NSW, QLD, SA	QLD, SA, ACT
Cost of Living Concession	WA, SA, TAS	SA	SA
Garbage	Yes ACT, NT		
Stamp Duty Exemption (one-Off)	Yes, VIC, ACT*	Yes, VIC	Yes, VIC

*not for non-means tested holders of the Pensioner Card

Retailers may also offer additional benefits to seniors and Concession Card holders so make sure you ask.

Most common are:

- Large and common fast food chains
- National Parks
- Caravan Parks
- Insurance Companies

Each state offers additional different benefits to the common concession cards. There are other Health Cards that can be issued depending on your situation.

- Health Care Card (for recipients of certain supplements / allowances)
- Foster Child Health Care Card – Fostering or caring for another person’s child.
- Ex-Carer Allowance (child) Health Care Card - < 26-year-old student who had a Child Carer Allowance before age 16 yrs

Read about concessions available in your state or territory on their websites:

- Australian Capital Territory - [ACT Assistance](#)
- New South Wales – [NSW Government Community Support](#)
- Northern Territory - [NT Pensioner and Carer Concession Scheme](#)
- Queensland - [Concessions](#)
- South Australia - [Disability concessions and entitlements](#)
- Tasmania - [Discounts & concessions](#)
- Victoria – [Concessions & benefits](#)
- Western Australia - [ConcessionsWA](#).