

# Social Security Agreement between Australia and Croatia



English

## Does the Agreement help you?

If you live in Australia	and	have a period of insurance in Croatia; <b>OR</b>
you live in Croatia	and	were a resident in Australia between the age of 16 and Pension age; <b>OR</b>
you live in an Agreement country	and	were a resident in Australia between the age of 16 and Pension age; <b>AND</b> have a period of insurance in Croatia

the Agreement may help you to increase your income by making it easier for you to get an Australian or Croatian pension

## How does the Agreement help?

If you cannot meet the minimum qualifying period for either Australian or Croatian pension, your periods of residence and your period of contributions to the Croatian Social Insurance Scheme can be added together to meet the qualifying period regardless of whether you are living in Australia or Croatia. In some instances a deceased spouse' contributions can also be used to help you meet this requirement.

## How do you claim?

Australian claim forms can be obtained by downloading from website [www.centrelink.gov.au](http://www.centrelink.gov.au) (follow the 'Forms' link); calling your local Croatian Social Insurance office; or by contacting Centrelink.

If you are in Australia, Croatian claim forms can be obtained from Centrelink.

If you are living in Croatia you can lodge a claim for Australian pension at any of the Croatian Social Insurance Authority offices; if you live in another Agreement country you may lodge with any of the approved Agreement country\* offices (see 'explanatory notes').

Claims for Australian age pension can be lodged up to thirteen (13) weeks before reaching pension age.

## Which Australian pension should you claim?

<b>If</b>	You are male and over 65 years of age; <b>OR</b>  you are female and over the qualifying age for age pension (see 'pension age' in the 'Explanatory notes' for more information)	<b>and</b>	You have lived in Australia for more than 10 years; <b>OR</b>  the period of time you have lived in Australia and the period of insurance in Croatia adds up to more than 10 years	<b>You should claim</b>	<b>Age Pension</b>
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[www.centrelink.gov.au](http://www.centrelink.gov.au)



Australian Government



<b>If</b>	You are unable to work because of a disability or you are permanently blind	<b>and</b>	Your disability occurred while you were living in Australia; <b>OR</b> you have lived in Australia for more than 10 years; <b>OR</b> the period of time you have lived in Australia and the period of insurance in Croatia adds up to more than 10 years	<b>You should claim</b>	<b>Disability Support Pension</b>
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## Which Croatian pension should you claim?

<b>If</b>	<b>Option 1</b> You are male and over 64 years and 6 months of age in 2007; <b>OR</b> you are female and over 59 years and 6 months in 2007	<b>and</b>	The period of time you have lived in Australia during your working life and the period of insurance in Croatia adds up to at least 15 years and 6 months*	<b>You should claim</b>	<b>Old Age Pension</b>
<b>OR If</b>	<b>Option 2</b> You are male and over 59 years and 6 months of age in 2007; <b>OR</b> you are female and over 54 years and 6 months of age in 2007**	<b>and</b>	The period of time you have lived in Australia during your working life and the period of insurance in Croatia adds up to at least 40 years if you are male; <b>OR</b> 35 if you are female	<b>You should claim</b>	<b>Old Age Pension</b>
<b>If</b>	You are unable to work full time due to a disability	<b>and</b>	You were insured in Croatia for at least 12 months and you have a period of residence during your working life in Australia	<b>You should claim</b>	<b>Disability Pension</b>
<b>If</b>	If you are a widow or widower aged over 50 years	<b>and</b>	Your late partner was insured in Croatia for at least 12 months and had a period of residence in Australia during their working life. Other dependants may also qualify for payment.	<b>You should claim</b>	<b>Survivors Pension</b>

A minimum of 12 months insurance in Croatia is required for Old Age Pension. All Age Pension ages will increase by adding six months at 1 January 2008. **\*The 15 years and six months period** will reduce to 15 years on 1 January 2008. More information on these changes is available from Centrelink International Services.

**\*\*Another option is** Anticipatory Pension, paid at the same minimum ages as Option 2 but with less qualifying insurance. Insurance period required is 35 years for males and 30 years for females. However it is always paid at a reduced rate. The reduction is 0.34 per cent for each month the claim is earlier than the qualifying age for pension in Option 1.

The Croatian Pension Insurance Institute make all decisions about Croatian pension matters.

If you are living in Australia you can contact **Centrelink International Services** for more information and help in claiming a Croatian pension.

## What will you be paid?


The Croatian Pension Insurance Institute will calculate the amount of your Croatian pension. This will be based on your actual period of insurance, and may use part of your Australian residence periods.

If you are living outside Australia, your Australian pension will be based on your periods of residence in Australia between the age of 16 and Pension age, taking into account your assets or other income and any amount of Croatian Pension that you may receive.

## Explanatory notes

The Croatian Pension Insurance Institute	Hrvatski Zavod za Mirovinsko Osiguranje Središnja Služba Ul. A. Mihanovica 3 10000 Zagreb Croatia Telephone 0011 385 1 45 95 500 Fax 0011 385 1 45 95 066														
Agreement countries	Australia has Social Security Agreements with a number of countries, including Austria, Belgium, Canada, Chile, Croatia, Cyprus, Denmark,* Germany, Ireland, Italy, Malta, the Netherlands, New Zealand,* Portugal, Slovenia, Spain and the USA.* Agreements with other countries will be added to this list. For a complete list of Agreement countries, please contact <b>Centrelink International Services</b> (see below).  * These countries do not accept Australian claims under other agreements.														
Pension Age	This is the age at which you become eligible for Australian Age Pension. It is 65 years of age for men. The qualifying age for women depends on their date of birth. The table below shows when women qualify.  <table border="1"> <thead> <tr> <th>Date of birth</th> <th>Qualification age</th> </tr> </thead> <tbody> <tr> <td>Before 1 January 1943</td> <td>62 ½</td> </tr> <tr> <td>1 January 1943 to 30 June 1944</td> <td>63</td> </tr> <tr> <td>1 July 1944 to 31 December 1945</td> <td>63 ½</td> </tr> <tr> <td>1 January 1946 to 30 June 1947</td> <td>64</td> </tr> <tr> <td>1 July 1947 to 31 December 1948</td> <td>64 ½</td> </tr> <tr> <td>1 January 1949 and later</td> <td>65</td> </tr> </tbody> </table>	Date of birth	Qualification age	Before 1 January 1943	62 ½	1 January 1943 to 30 June 1944	63	1 July 1944 to 31 December 1945	63 ½	1 January 1946 to 30 June 1947	64	1 July 1947 to 31 December 1948	64 ½	1 January 1949 and later	65
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➤ If you would like more detailed information you should contact **Centrelink International Services** for free help and advice.

 **13 1673** inside Australia. Calls to 13 numbers from a standard telephone service can be made from anywhere in Australia for not more than the cost of a local call (call charges may vary depending upon the telephone service provider). Calls from public and mobile telephones may be charged at a higher rate.

 Outside Australia call **(+61 3) 6222 3455**, or contact your local international telephone operator to arrange a reverse charge call.

 [international.services@centrelink.gov.au](mailto:international.services@centrelink.gov.au)

**Please note:** email is not a secure communication medium.

 (+61 3) 6222 2799

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**Please note:** The information in this brochure is accurate as at 1 March 2007 but may of course change. If you use this publication after that date, you should check that the details are up to date.