

Social Security Agreement between Australia and New Zealand



English

Does the Agreement help you?

The Agreement may help you by making it easier for you to receive an Australian and/or a New Zealand pension if:

- you live in Australia and have lived in New Zealand between 20 and 65 years of age, **or**
- you live in New Zealand and have lived in Australia between 20 and 65 years of age.

How does the Agreement help?

The Agreement generally allows you to lodge your claim for an Australian or New Zealand pension from Australia or New Zealand. The Agreement may also allow New Zealand citizens residing in Australia on a temporary visa to claim an Australian pension.

The Agreement may allow you to add certain periods of residence in Australia and New Zealand together to meet the minimum qualifying period for a pension.

How do you claim?

In Australia, New Zealand pension claim forms can be obtained by contacting Centrelink International Services.

You can contact Centrelink International Services for advice and help in claiming a New Zealand pension and can lodge the claim at your nearest Centrelink Customer Service Centre.

In New Zealand, Australian pension claim forms can be obtained from **www.centrelink.gov.au** (follow the 'Forms' link), by contacting your local Work and Income service centre or by contacting Centrelink International Services. You can lodge a claim for an Australian pension at any Work and Income service centre.

Claims for Australian pensions should be lodged promptly as back payments are not normally paid. Claims can be lodged up to 13 weeks before reaching age pension age.

Australia's social security system

Australian social security payments are delivered by Centrelink. Australia's social security system differs from that of most other developed countries in that it is based on residence and need. Each person's pension is paid by the Australian Government out of general funds, rather than through contributions paid by individuals and employers into a social insurance fund. For this reason Australian pensions are income and asset tested. You will be required to disclose details of all your and/or your partner's income and assets if claiming an Australian pension.

INT014.1010 (page 1 of 4)



Australian Government



www.centrelink.gov.au

Which Australian pension can you claim?

If	you are male and over 65 years of age, or you are female and over the qualifying age (see 'Explanatory notes')	and	you have lived in Australia for more than 10 years, or the period of time you have lived in Australia and the period of time that you have lived in New Zealand between 20 and 65 years of age adds up to more than 10 years	you can claim	Age Pension
If	you are unable to work because of a disability or you are permanently blind	and	you have been assessed as 'severely disabled', and your disability or blindness occurred while you were living in Australia, or you have lived in Australia for more than 10 years, or the period of time you have lived in Australia and the period of time that you have lived in New Zealand between 20 and 65 years of age add up to more than 10 years	you can claim	Disability Support Pension
If	you are providing full-time care for your partner	and	you have lived in Australia and/or New Zealand for at least two years, and your partner is receiving an Australian Disability Support Pension	you can claim	Carer Payment

Please note: There are other specific requirements that must be satisfied before you can be paid an Australian pension.

Which New Zealand pension can you claim?

If	you are 65 years of age or over	and	you have lived in New Zealand for at least 10 years after the age of 20, including five years after the age of 50, or the time you have lived in Australia between 20 and 65 years of age and the time you have lived in New Zealand adds up to 10 years after age 20, including five years after age 50	you can claim	New Zealand Superannuation
If	you are 65 years of age or over	and	you satisfy the requirements for New Zealand Superannuation, and have served in the New Zealand armed forces, and have a disability	you can claim	Veterans Pension
If	you are 16 years of age or over	and	have a disability, and are assessed as being 'severely disabled', and you have lived in New Zealand for two years, or the time you have lived in Australia between 20 and 65 years of age and the time you have lived in New Zealand adds up to two years	you can claim	Invalids Benefit

Please note: there are other specific requirements that must be satisfied before you can be paid a New Zealand pension.

Work and Income in New Zealand make all decisions about New Zealand pension matters and you should contact them for more details.

If you are living in Australia you can contact Centrelink International Services for advice and help in claiming a New Zealand pension.

What will you be paid?

If you live in Australia:

Your Australian pension rate will be based on your and/or your partner's income and assets less any New Zealand pension that you and/or your partner may receive.

Your New Zealand pension rate will be based on your periods of residence in New Zealand between 20 and 65 years of age.

In Australia the New Zealand pension rate is limited to no more than the rate of Australian pension calculated under the income and assets test. If your New Zealand pension is less than that amount, you may receive a top-up of Australian pension to that level.

If you live in New Zealand:

Your Australian pension rate will be based on your and/or your partner's:

- income and assets (excluding any New Zealand pension that you and/or your partner may receive), **and**
- your periods of residence in Australia between 20 and 65 years of age.

If your Australian pension is less than the normal rate of New Zealand pension, you may receive a top-up of New Zealand pension to that level.

Centrelink may be advised by Australia's immigration department of your travel to and from Australia since 1994. We may use this information to ensure you are qualified for payments and that your payment rate is correct.

Explanatory notes

New Zealand pensions contact details	International Services Work and Income PO Box 27 178 Wellington NEW ZEALAND Freecall from within Australia: 1800 150 479 Phone: +64 4 978 1180 Fax: +64 4 918 0159																									
Age pension age	This is the age at which you become eligible for Australian Age Pension. Women born before 31 December 1945 have reached age pension age. Men born before 31 December 1945 reach age pension age at 65 years of age. The table below describes the gradual increases in the qualifying age for Age Pension. <table border="1" data-bbox="467 1646 1436 2045"> <thead> <tr> <th data-bbox="467 1646 957 1727">Born</th> <th data-bbox="965 1646 1204 1727">Women eligible for Age Pension at age</th> <th data-bbox="1212 1646 1436 1727">Men eligible for Age Pension at age</th> </tr> </thead> <tbody> <tr> <td data-bbox="467 1738 957 1776">1 January 1946 to 30 June 1947</td> <td data-bbox="965 1738 1204 1776">64</td> <td data-bbox="1212 1738 1436 1776">65</td> </tr> <tr> <td data-bbox="467 1787 957 1825">1 July 1947 to 31 December 1948</td> <td data-bbox="965 1787 1204 1825">64 ½</td> <td data-bbox="1212 1787 1436 1825">65</td> </tr> <tr> <td data-bbox="467 1836 957 1874">1 January 1949 to 30 June 1952</td> <td data-bbox="965 1836 1204 1874">65</td> <td data-bbox="1212 1836 1436 1874">65</td> </tr> <tr> <td data-bbox="467 1886 957 1924">1 July 1952 to 31 December 1953</td> <td data-bbox="965 1886 1204 1924">65 ½</td> <td data-bbox="1212 1886 1436 1924">65 ½</td> </tr> <tr> <td data-bbox="467 1935 957 1973">1 January 1954 to 30 June 1955</td> <td data-bbox="965 1935 1204 1973">66</td> <td data-bbox="1212 1935 1436 1973">66</td> </tr> <tr> <td data-bbox="467 1984 957 2022">1 July 1955 to 31 December 1956</td> <td data-bbox="965 1984 1204 2022">66 ½</td> <td data-bbox="1212 1984 1436 2022">66 ½</td> </tr> <tr> <td data-bbox="467 2033 957 2045">From 1 January 1957</td> <td data-bbox="965 2033 1204 2045">67</td> <td data-bbox="1212 2033 1436 2045">67</td> </tr> </tbody> </table>		Born	Women eligible for Age Pension at age	Men eligible for Age Pension at age	1 January 1946 to 30 June 1947	64	65	1 July 1947 to 31 December 1948	64 ½	65	1 January 1949 to 30 June 1952	65	65	1 July 1952 to 31 December 1953	65 ½	65 ½	1 January 1954 to 30 June 1955	66	66	1 July 1955 to 31 December 1956	66 ½	66 ½	From 1 January 1957	67	67
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Australia's international social security agreement partners	<p>Australia currently has international social security agreements with Austria, Belgium, Canada, Chile, Croatia, Cyprus, Denmark*, Finland*, Germany, Greece*, the Republic of Ireland, Italy, Japan*, the Republic of Korea, Malta, the Netherlands, New Zealand*, Norway, Poland*, Portugal, Slovenia, Spain, Switzerland* and the USA*.</p> <p>*These countries do not accept Australian claims under other international social security agreements.</p>
Australian residence periods	<p>Australian residence means periods when you were residing in Australia as an Australian citizen or Australian permanent visa holder. The Agreement with New Zealand may also allow New Zealand citizens to include certain periods when they were residing in Australia as a temporary visa holder. Australian residence at any time is used to claim an Australian pension. The rate of Australian pension payable outside Australia is generally based on Australian residence between the ages of 16 and age pension age only.</p>
Definition of a partner	<p>For Centrelink purposes a person is considered to be your partner if you and the person are living together, or usually live together, and are married, or in a registered relationship, or in a de facto relationship.</p> <p>Centrelink considers a person to be in a de facto relationship from the time they start living with another person as a member of a couple.</p> <p>Centrelink recognises all couples, opposite-sex and same-sex.</p>

For more information

If you would like more detailed information you should contact Centrelink International Services for free help and advice.

- Call **13 1673** from within Australia.
Note: calls from your home phone to Centrelink '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls from public and mobile phones may be timed and charged at a higher rate.
- Call **0800 441 248** from New Zealand only. This international free call number connects you directly to Centrelink International Services. This free call may not be available from every location within New Zealand, and may not be free from mobile phones or public phones. You may need to insert coins/card in pay phones as for a local call and this may not be refunded at the end of the call.
- Call **+61 3 6222 3455** from outside Australia. You can contact your local international telephone operator to arrange a reverse charge call to this number. Some Australian telephone companies also offer services that allow you to call into Australia at no cost.
- Email **international.services@centrelink.gov.au**
Note: email is not a secure communication medium.
- Fax **+61 3 6222 2799**.
- Write to GPO Box 273, Hobart, Tasmania 7001, Australia.

Disclaimer

The information contained in this publication is intended only as a guide to payments and services available.

What are your responsibilities?

- It is your responsibility to decide if you wish to apply for a payment and to make the application, with regard to your particular circumstances.
- The information is accurate as at September 2010, but may of course change. If you use this publication after that date, please check with Centrelink that the details are up to date.

From what date are benefits payable?

Most government payments are paid from, or after, the date on which the application is made. So the sooner you lodge your application the quicker you may be paid.

What is the position if you deal with a third party?

You may deal with a third party who is not a member of Centrelink's staff. If you do so, please remember that Centrelink has not authorised any third parties to provide information or advice to you about payments.