

Social Security Agreement between Australia and Croatia



English

Does the Agreement help you?

The Agreement may help you increase your income by making it easier for you to receive:

- **an Australian pension:**
 - if you live in Australia and have a period of social insurance in Croatia, **or**
 - if you live in Croatia and have been a resident in Australia between 16 years of age and age pension age for at least 12 months, of which at least six months must be consecutive.
- **a Croatian pension:**
 - if you are an Australian resident or Croatian resident and have a period of social insurance in Croatia.

How does the Agreement help?

The Agreement generally allows you to lodge your claim for an Australian pension from Australia or Croatia.

The Agreement may allow you to combine periods of your Australian residence (see 'Explanatory notes') and periods of Croatian social insurance to meet the minimum qualifying period for an Australian pension.

In some circumstances a deceased partner's period of Croatian social insurance can also be used to meet the minimum qualifying period for an Australian pension.

Under the Agreement, Australian residents, their family members and survivors may generally receive Croatian pensions under the same conditions as Croatian residents, regardless of whether they live in Australia or Croatia.

How do you claim?

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

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

In Croatia, Australian pension claim forms can be obtained from **www.centrelink.gov.au** (follow the 'Forms' link), by contacting your local Croatian social insurance authority office or by contacting Centrelink International Services. You can lodge a claim for an Australian pension at any Croatian social insurance authority office.

If you live in another country with which Australia has an international social security agreement, you may lodge a claim for a benefit under this Agreement with any approved office within that third country, providing that country will accept Australian claims under other international social security agreements (see 'Explanatory notes').

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.

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 your period of social insurance in Croatia 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	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 your period of social insurance in Croatia adds up to more than 10 years	you can claim	Disability Support Pension

Which Croatian pension can you claim?

If	you are male and over 65 years of age, or you are female and over 60 years of age	and	the period of time you have lived in Australia during your working life and your period of social insurance in Croatia adds up to at least 15 years	you can claim	old age pension
If	you are male and over 60 years of age, or you are female and over 55 years of age	and	the period of time you have lived in Australia during your working life and your period of social insurance in Croatia add up to at least 35 years if you are male, or 30 years if you are female	you can claim	anticipatory pension
If	you are unable to work full-time due to a disability	and	you have at least 12 months of social insurance in Croatia, and you have a period of residence during your working life in Australia	you can claim	disability pension
If	you are a widow, or widower 50 years of age or over	and	your late partner had at least 12 months of social insurance in Croatia, and had a period of residence in Australia during their working life	you can claim	survivors pension (other dependants may also qualify for the payment)

A minimum of 12 months insurance in Croatia is required for old age pension.

Anticipatory pension 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 old age pension.

The Croatian Pension Insurance Institute make all decisions about Croatian pension matters and you should contact them for more details.

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?

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

- income and assets (including any Croatian pension that you may receive), **and**
- periods of residence in Australia between 16 years of age and age pension age.

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.

The Croatian social insurance authorities will calculate the amount of your Croatian pension. This will be based on your period of Croatian social insurance and may use part of your Australian residence periods.

Explanatory notes

<p>The Croatian Pension Insurance Institute contact details</p>	<p>Hrvatski Zavod za Mirovinsko Osiguranje Središnja Služba Ul. A. Mihanovica 3 10000 Zagreb CROATIA</p> <p>Phone: +38 51 4595 500 Fax: +38 51 4595 066 Website: www.mirovinsko.hr</p>																										
<p>Age pension age</p>	<p>This is the age at which you become eligible for Australian Age Pension.</p> <p>Women born before 31 December 1945 have reached age pension age.</p> <p>Men born before 31 December 1945 reach age pension age at 65 years of age.</p> <p>The table below describes the gradual increases in the qualifying age for Age Pension.</p> <table border="1" data-bbox="469 1283 1444 1697"> <thead> <tr> <th data-bbox="469 1283 959 1368">Born</th> <th data-bbox="959 1283 1209 1368">Women eligible for Age Pension at age</th> <th data-bbox="1209 1283 1444 1368">Men eligible for Age Pension at age</th> </tr> </thead> <tbody> <tr> <td data-bbox="469 1368 959 1417">1 January 1946 to 30 June 1947</td> <td data-bbox="959 1368 1209 1417">64</td> <td data-bbox="1209 1368 1444 1417">65</td> </tr> <tr> <td data-bbox="469 1417 959 1467">1 July 1947 to 31 December 1948</td> <td data-bbox="959 1417 1209 1467">64 ½</td> <td data-bbox="1209 1417 1444 1467">65</td> </tr> <tr> <td data-bbox="469 1467 959 1516">1 January 1949 to 30 June 1952</td> <td data-bbox="959 1467 1209 1516">65</td> <td data-bbox="1209 1467 1444 1516">65</td> </tr> <tr> <td data-bbox="469 1516 959 1565">1 July 1952 to 31 December 1953</td> <td data-bbox="959 1516 1209 1565">65 ½</td> <td data-bbox="1209 1516 1444 1565">65 ½</td> </tr> <tr> <td data-bbox="469 1565 959 1615">1 January 1954 to 30 June 1955</td> <td data-bbox="959 1565 1209 1615">66</td> <td data-bbox="1209 1565 1444 1615">66</td> </tr> <tr> <td data-bbox="469 1615 959 1664">1 July 1955 to 31 December 1956</td> <td data-bbox="959 1615 1209 1664">66 ½</td> <td data-bbox="1209 1615 1444 1664">66 ½</td> </tr> <tr> <td data-bbox="469 1664 959 1697">From 1 January 1957</td> <td data-bbox="959 1664 1209 1697">67</td> <td data-bbox="1209 1664 1444 1697">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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<p>Australia's international social security agreement partners</p>	<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>																										

<p>Australian residence periods</p>	<p>Australian residence means periods when you were residing in Australia as an Australian citizen or Australian permanent visa holder. Australian residence at any time is used to claim an Age 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>
<p>Definition of a partner</p>	<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 **+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.