

# Social Security Agreement between Australia and Germany



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 contributions in Germany, **or**
  - if you live in Germany 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 German pension:**
  - if you are an Australian resident or German national and have a period of contributions in Germany.

## How does the Agreement help?

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

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

In some circumstances a deceased partner's periods of contributions in Germany can also be used to meet the minimum qualifying period for an Australian pension.

## How do you claim?

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

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

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

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Australian Government



[www.centrelink.gov.au](http://www.centrelink.gov.au)

## Which Australian pension can 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 (see 'Explanatory notes')	<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 time that you paid contributions in Germany adds up to more than 10 years	<b>you can claim</b>	<b>Age Pension</b>
<b>If</b>	you are unable to work because of a disability, <b>or</b> you are permanently blind	<b>and</b>	your disability or blindness 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 time that you paid contributions in Germany adds up to more than 10 years	<b>you can claim</b>	<b>Disability Support Pension</b>
<b>If</b>	you are a widow or widower	<b>and</b>	you have lived in Australia, <b>and</b> you are caring for one or more children under eight years of age who have been to Australia or have been an Australian resident	<b>you can claim</b>	<b>Parenting Payment Single</b>
<b>If</b>	you are providing full-time care for your partner	<b>and</b>	you have lived in Australia, <b>and</b> your partner receives either Australian Age Pension or Disability Support Pension	<b>you can claim</b>	<b>Carer Payment</b>
<b>If</b>	you are a widow or widower	<b>and</b>	you have lived in Australia, <b>and</b> your partner died less than 14 weeks ago, <b>and</b> you were living together at that time	<b>you can claim</b>	<b>Bereavement Allowance</b>
<b>If</b>	you care for a young person	<b>and</b>	the young person became an orphan when an Australian resident	<b>you can claim</b>	<b>Double Orphan Pension</b>

## Which German payments can you claim?

Under the Agreement, you can claim the following German pensions:

- old age (retirement) pension
- early age (early retirement) pension
- reduced earning capacity pension (for disabled persons)—partial/complete reduction in earning capacity
- reduced earning capacity pension (for disabled persons)—miner's pension
- child raising pension
- widow's/widower's pension
- orphan pension.

German insurance funds have a duty to conduct any necessary research, including in archives, to verify your German contributions. This service is free of charge.

German pension authorities make decisions about German pension matters. You should contact your German pension fund for more details.

Anyone who has ever worked in Germany, including non-German citizen 'guest workers', may be able to claim a pension under this Agreement.

If you are living in Australia you can contact Centrelink International Services for advice and help in claiming a German 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 German pension (except restitution payments, see 'Exempt income'), 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 German social security authorities will calculate the amount of your German pension. This will be based on your circumstances and your periods of German contributions.

Australian residence periods cannot increase the amount of German pension you can receive.

## Exempt income

People receiving restitution payments\* from Germany have this income exempted in the calculation of their Australian pensions. In addition, most German social assistance payments and payments of a similar character (paid to people residing in Germany) are also treated as exempt income. If you are in receipt of an Australian benefit and believe your German pension may be a restitution payment, you can check with Centrelink that this income is not being counted against your Australian benefit.

\*Restitution payments are regular pension payments (but not one-off lump sum compensation payments) to victims of National Socialist persecution.

## Explanatory notes

<b>German social insurance offices contact details</b>	The social security system in Germany is based on contributions paid into a scheme by the customer. There are three funds:		
	<b>Deutsche Rentenversicherung Regionaltrager</b> Schwachhauser Heerstrasse 34 28209 Bremen GERMANY Phone: <b>+49 4 213 4070</b> Fax: <b>+49 4 213 407155</b> Website: <b>www.deutscherentenversicherung.de</b>	<b>Deutsche Rentenversicherung Bund</b> 10704 Berlin GERMANY Phone: <b>+49 30 8651</b> Fax: <b>+49 30 86527240</b> Website: <b>www.deutscherentenversicherung-bund.de</b>	<b>Deutsche Rentenversicherung Knappschaft-Bahn-See Verwaltungsstelle Hamburg</b> Referat I - Rentenversicherung Büro 1 20404 Hamburg GERMANY Phone: <b>+49 40 361370</b> Fax: <b>+49 40 36137770</b> Website: <b>www.kbs.de</b>

<b>Age pension age</b>	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.		
	<b>Born</b>	<b>Women eligible for Age Pension at age</b>	<b>Men eligible for Age Pension at age</b>
	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	

<p><b>Australia’s international social security agreement partners</b></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><b>Australian residence periods</b></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><b>Definition of a partner</b></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 **0800 1802 482** from Germany only. This international free call number connects you directly to Centrelink International Services. This free call may not be available from every location within Germany, 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.