

Social Security Agreement between Australia and the Republic of Korea



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 accumulated periods of coverage in the Korean National Pension Scheme, **or**
 - if you live in the Republic of Korea 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 Korean pension:**
 - if you are an Australian resident or Korean national and have accumulated periods of coverage in the Korean National Pension Scheme.

How does the Agreement help?

The Agreement generally allows you to lodge your claim for an Australian pension from Australia or the Republic of Korea.

The Agreement may allow you to combine periods of your Australian residence (see 'Explanatory notes') and periods of Korean National Pension Scheme coverage to meet the minimum qualifying period for an Australian pension.

How do you claim?

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

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

In the Republic of Korea, Australian pension claim forms can be obtained from www.centrelink.gov.au (follow the 'Forms' link), by contacting your local Korean National Pension Service office or by contacting Centrelink International Services. You can lodge a claim for an Australian pension at any Korean National Pension Service 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 your Australian residence periods and periods of coverage under the Korean National Pension Scheme add up to more than 10 years	you can claim	Age Pension
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Which Korean pension can you claim?

If	you are over 60* years of age	and	you have at least 12 months of coverage under the Korean National Pension Scheme and a period of employment or self-employment in Australia** that, when added to your Korean coverage period adds up to more than 10 years	you can claim	old age pension
If	you are between 55 and 59 years of age	and	the period you were employed or self-employed in Australia**, and your period of coverage under the Korean National Pension Scheme adds up to more than 10 years, and you do not participate in any income-earning activity	you can claim	early old age pension
If	you are over 60* years of age	and	you have at least 12 months of coverage under the Korean National Pension Scheme and a period of employment or self-employment in Australia** that, when added to your Korean coverage period, adds up to between five and 10 years	you can claim	special old age pension
If	you are between 60* and 64 years of age	and	still engaged in income earning activities	you can claim	active old age pension

Lump sum refund: if you are a resident of Australia who paid contributions to the Korean National Pension Service, you may be able to claim a lump sum refund under the same conditions as Korean nationals.

Divided pension: if you are at least 60, divorced, and were married for at least five years during your spouse's period of coverage under the Korean National Pension Scheme, you may be entitled to part of your spouse's Korean old age pension.

* Special occupation employees (miners or fishermen) are entitled to a Korean old age pension from 55 years of age.

**Only periods of Australian employment or self-employment after 1 January 1988, and between 16 years of age and age pension age (see 'Explanatory notes'), can be included.

The Korean National Pension Service makes all decisions about Korean pension matters and you should contact them for more details.

If you live in Australia you can contact Centrelink International Services for advice and help in claiming a Korean 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 Korean 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 Korean National Pension Service will calculate the amount of your Korean pension.

Explanatory notes

Korean National Pension Service contact details	Korean National Pension Service 7-16 Shincheon-dong Songpa-gu Seoul 138-725 REPUBLIC OF KOREA Phone: +82 2 2240 1114 Fax: +82 2 424 9209																										
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="469 1167 1444 1585"> <thead> <tr> <th data-bbox="469 1167 959 1249">Born</th> <th data-bbox="959 1167 1209 1249">Women eligible for Age Pension at age</th> <th data-bbox="1209 1167 1444 1249">Men eligible for Age Pension at age</th> </tr> </thead> <tbody> <tr> <td data-bbox="469 1249 959 1294">1 January 1946 to 30 June 1947</td> <td data-bbox="959 1249 1209 1294">64</td> <td data-bbox="1209 1249 1444 1294">65</td> </tr> <tr> <td data-bbox="469 1294 959 1339">1 July 1947 to 31 December 1948</td> <td data-bbox="959 1294 1209 1339">64 ½</td> <td data-bbox="1209 1294 1444 1339">65</td> </tr> <tr> <td data-bbox="469 1339 959 1384">1 January 1949 to 30 June 1952</td> <td data-bbox="959 1339 1209 1384">65</td> <td data-bbox="1209 1339 1444 1384">65</td> </tr> <tr> <td data-bbox="469 1384 959 1429">1 July 1952 to 31 December 1953</td> <td data-bbox="959 1384 1209 1429">65 ½</td> <td data-bbox="1209 1384 1444 1429">65 ½</td> </tr> <tr> <td data-bbox="469 1429 959 1473">1 January 1954 to 30 June 1955</td> <td data-bbox="959 1429 1209 1473">66</td> <td data-bbox="1209 1429 1444 1473">66</td> </tr> <tr> <td data-bbox="469 1473 959 1518">1 July 1955 to 31 December 1956</td> <td data-bbox="959 1473 1209 1518">66 ½</td> <td data-bbox="1209 1473 1444 1518">66 ½</td> </tr> <tr> <td data-bbox="469 1518 959 1585">From 1 January 1957</td> <td data-bbox="959 1518 1209 1585">67</td> <td data-bbox="1209 1518 1444 1585">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	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>*These countries do not accept Australian claims under other international social security agreements.</p>																										
Australian residence periods	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.																										

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>
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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 mobile phones may be timed and charged at a higher rate.
- Call **003 081 32326** from the Republic of Korea only. This international free call number connects you directly to Centrelink International Services. This free call may not be available from every location within the Republic of Korea, 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.