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## **BRIEFING PAPER 3: RECIPROCAL SOCIAL SECURITY AGREEMENTS**

### **Australian Age Pension**

1. The current rules for Australian Age Pension are:
  - Age Pension is paid to people 66 years and 6 months old. This age limit will increase to 67 years on 1<sup>st</sup> July 2023.
  - Age Pension is means tested. Currently, if a person's income is less than \$178 a fortnight (for singles) or the combined income for a couple less than \$316 a fortnight, they will receive the full Age Pension. There is also an assets test.
2. If income exceeds the limits shown above, the Age Pension is reduced by 50 cents for each dollar of excess income until the cut-off point is reached. The cut-off points are currently \$2,083.40 for singles and combined income of \$3,188.40 per fortnight. People with income that exceeds the cut-off point receive no Age Pension.
3. The current rate of Age Pension is \$868.30 for singles and \$1,309.00 for couples. There are supplementary payments for people with particularly low income or special needs.
4. It is possible to earn up to \$300 per fortnight from paid employment without this amount being included in your Age Pension income test. This is known as the work bonus.

### **Reciprocal Social Security Agreements**

5. Australia has reciprocal social security agreement with several countries.

### **Australia and the UK**

6. Australia had a reciprocal social security agreement with the UK but withdrew from the agreement in 2001 following the UK government's refusal to uprate pensions paid to residents of Australia.
7. The old social security agreement remains on the Department of Social Services [website](#).
8. Under the old social security agreement:
  - periods spent in Australia before 6<sup>th</sup> April 1975 are treated by the UK as contribution periods;
  - periods spent in Australia after 5<sup>th</sup> April 1975 are treated by the UK as if class 3 contributions had been paid for each week of residence in Australia;

Where a person is entitled to both Australian Age Pension and British State Pension then, for

the purposes of the Australian means test, the British State Pension is excluded from the income calculation, but the amount of British State Pension received is deducted from the Australian Age Pension payable.

If a married person receives a British State Pension, they are deemed by Centrelink to receive one-half of the amount received and their spouse is deemed to receive the other half.

If a person who is entitled to a British State Pension but, because the amount received exceeds the Australian Age Pension (as a result of the deduction mentioned above), then that person is deemed by Centrelink to receive the Australian Age Pension. Presumably this clause allows the pensioner to receive a Pension Card despite receiving no Age Pension.

9. If a person is reasonably believed by Centrelink to be entitled to a British State Pension, Centrelink is authorised to withhold Age Pension payments until that person has applied for and obtained British State Pension or has obtained confirmation from the Pension Service in the UK that they do not have an entitlement to British State Pension.
10. Residence in Australia prior to the Australian Government terminating the agreement is counted by the UK Pension Service as time where national insurance contributions were paid. However, the UK gave notice on 30<sup>th</sup> April 2021 that from 1<sup>st</sup> January 2022, if you live in the EU, EEA or Switzerland, you will no longer be able to count time spent in Australia before 1<sup>st</sup> March 2001 as time where national insurance contributions were paid. Subject to legislation being passed, this change will be applied retroactively. Thus, if the British State Pension paid to a person living in the EU, EEA or Switzerland is wholly or partly based on time spent in Australia, the pension will be recalculated excluding that time.
11. Australian Age Pension cannot be claimed by people living in the UK but if they started receiving Age Pension whilst living in Australia and then move to the UK, they can continue receiving Age Pension for up to 26 weeks. If the pensioner received supplementary pension payments (such as allowances for utilities or disability supplement), these will cease after 26 weeks.
12. For stays longer than 26 weeks, the amount paid to the pensioner will depend on how long he or she lived in Australia before leaving. If they lived in Australia for 35 years or more, they will continue receiving Australian Age pension at the rate they received before leaving Australia (adjusted annually for increases in Age Pension rates). If the pensioner lived in Australia for fewer than 35 years, the Age Pension is reduced to the pension paid before leaving Australia multiplied by  $N/35$ , where  $N$  is the number of years the pensioner lived in Australia. The reduced rate of pension is up-rated annually in line with the inflation adjustment applied to all Australian Age pensions. If the pensioner was an Australian resident for 25 years or more and was receiving Age Pension or another Australian social security payment while living outside Australia on 1 July 2014, they will continue receiving the full rate of Age Pension (adjusted annually for increases in Age Pension rates).

## Statistics

13. We know from the House of Commons Briefing Paper Number 1457 dated 8<sup>th</sup> February 2021 that there 227,624 recipients of British State Pension living in Australia at May 2020 (down marginally from 228,192 at August 2019 and 234,367 at August 2018).
14. We do not know how many of these pensioners receive an Australian Age Pension in addition to their UK pension. Deloitte (as quoted by Superguide) says 41% of Australian residents aged 66 or older receive a full Australian Age Pension and 24% receive a part pension.

15. BPIA has asked the Australian Bureau of Statistics (ABS) for additional information from the census that could be useful to us and may be able to provide further information shortly.

### Australia and New Zealand

16. New Zealand has an equivalent to the British State Pension and Australian Age Pension. Confusingly, it is called “Superannuation”.
17. The four criteria for NZ Superannuation are:
  - You must be a New Zealand citizen or a citizen of another country with a PR visa; and
  - resident in New Zealand; and
  - have reached retirement age (65); and
  - have lived in New Zealand for ten years (of which five years must be since reaching your fiftieth birthday).
18. NZ Superannuation is not means tested and is not contributory.
19. The rules for NZ Superannuation require each recipient who is entitled to Australian Age Pension or British State Pension (or both) to apply for those pensions. The amount received from those schemes is deducted from NZ Superannuation. The recipient can opt to have the Australian Age Pension or British State Pension paid to the NZ Government and then receive full NZ Superannuation.
20. Because of this, there is no political incentive for the New Zealand Government to pursue uprating of British State Pensions despite the cost to the New Zealand taxpayer. Pensioners that I have spoken to in New Zealand are aware of the situation but without any personal benefit, there is no interest in joining our campaign.
21. The pillar 2 scheme in New Zealand is called Kiwi Saver. Whilst Kiwi Saver is voluntary, employees must opt out if they don’t wish to participate. Employee contributions of up to 3% of their pre-tax wages to Kiwi Saver must be matched by an equivalent employer contribution. The government will contribute 50 cents for each dollar of Kiwi Saver contribution by an employee up to a limit of \$521 per annum. Employees may contribute more than 3% but the excess over 3% will not be matched by an employer or government contribution. Kiwi Saver contributions are not tax deductible.

Kiwi Saver can be used to pay for a first home deposit. If a saver has been a member of Kiwi Saver for at least three years and use their Kiwi Saver balance to pay for the deposit for their first home, the government will contribute \$5,000 if they are buying an existing home or \$10,000 if they are buying a new home. Note that there is no stamp duty in New Zealand.

Income earned in a Kiwi Saver account is taxed at the Prescribed Investor Tax Rate (up to a maximum of 28%). Withdrawals from Kiwi Saver are paid free of tax.
22. Under the Australia NZ social security agreement, time spent in Australia counts towards the ten years needed to access NZ Superannuation.
23. Under the social security agreement between New Zealand and the UK, time spent in the UK counts towards the ten years needed to access NZ Superannuation and time spent in NZ is deemed to be time spent contributing to National Insurance in the UK. NZ Superannuation is not paid to residents of the UK.

24. At last count, BPiA had three members living in New Zealand. These people have lived in New Zealand for less than ten years and thus are not entitled to NZ Superannuation.

### Other Reciprocal Social Security Agreements

25. In the absence of a reciprocal social security agreement, a pension paid by a foreign government is included in the pensioner's income when assessing income for Australian Age means test. If the income of the pensioner exceeds the equivalent of \$178 a fortnight (for singles) or the combined income for a couple is more than \$316 a fortnight but is not greater than the cut-off point, then the Australian Age pension is reduced to by 50% of the foreign pension over these amounts. Thus, for example, if a single pensioner has no other income than the foreign pension, and the foreign pension is equivalent to \$278 a fortnight, the Australian Age pension payable is reduced by \$50.00 a fortnight (50% of \$100.00).

26. Australia has 31 bilateral social security agreements with other countries. Except for the agreements with New Zealand and the UK which are summarised elsewhere, the terms of these agreements are summarised in the following table. These details are necessarily brief extracts and may not include everything. Note that social security agreements frequently cover entitlement to other benefits.

27. Unless an agreement provides otherwise:

- Australian Age Pension paid to people not living in Australia is adjusted by multiplying the pension payable by  $N/35$ , where N is the number of years spent living in Australia or deemed under the agreement as being spent in Australia.
- A pensioner must have spent at least 12 months actually living in Australia to be entitled to Australian Age Pension.

Country	Date	Terms of the agreement
Austria	1 Mar 2017	<ul style="list-style-type: none"> <li>• People living in Austria can claim both pensions at their local office of the Austrian Insurance Fund.</li> <li>• People living in Australia can claim both pensions through Centrelink.</li> <li>• Time spent in Austria counts as time spent in Australia and vice versa. However, a claimant living in Australia must have spent a minimum of one year in Australia to use time spent in Austria to reach the ten-year requirement.</li> <li>• If a person living in Austria is eligible for Australian Age Pension, that pension will be calculated by applying the factor <math>N/45</math> where N is the number of years spent living in Australia.</li> <li>• Austrian retirement pension and early retirement income are included as income for the means test.</li> </ul>
Belgium	1 Jan 2005	<ul style="list-style-type: none"> <li>• Belgian Civil Servants are not covered by the agreement.</li> <li>• People living in Belgium can claim both pensions at their local</li> </ul>

Country	Date	Terms of the agreement
		<p>office of the National Pension Office (RVP-ONP) if an employee or the National Institute for the Social Insurance of Self-Employed Persons (RSVZ-INASTI).</p> <ul style="list-style-type: none"> <li>• People living in Australia can claim both pensions through Centrelink (special bilingual claim forms for Belgian Old-Age Pension are available).</li> <li>• Time spent in Belgium counts as time spent in Australia and vice versa. However, a claimant living in Australia must have spent a minimum of one year in Australia to use time spent in Austria to reach the ten-year requirement.</li> <li>• Belgian Old-Age Pension is counted as income for the means test.</li> <li>• The amount of Australian Age Pension payable is reduced by the amount of Belgian Old-Age Pension payable (dollar for dollar deduction).</li> </ul>
Canada	1 Jan 2003 <sup>1</sup>	<ul style="list-style-type: none"> <li>• People living in Canada can claim both pensions at their local office of Social Development Canada.</li> <li>• People living in Australia can claim both pensions through Centrelink.</li> <li>• Time spent in Canada counts as time spent in Australia and vice versa.</li> <li>• Australian Age Pension is reduced by the amount of Canadian pension received (dollar for dollar deduction).</li> </ul>
Cyprus	1 Jan 1993	<ul style="list-style-type: none"> <li>• People living in Cyprus can claim both pensions at any office of the Cypriot Department of Social Insurance Services.</li> <li>• People living in Australia can claim both pensions through Centrelink.</li> <li>• Time spent in Cyprus counts as time spent in Australia and vice versa.</li> <li>• The Australian Age Pension paid to people who meet the ten-year requirement only by including time spent in Cyprus is reduced by the amount of Cypriot age pension payable (dollar for dollar deduction). Once a pensioner meets the ten-year requirement by residence in Australia, the Cypriot age pension is included as income for the means test and no deduction is made for the</li> </ul>

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<sup>1</sup> Replaces a previous agreement dated 1<sup>st</sup> September 1989.

Country	Date	Terms of the agreement
		Cypriot age pension received.
Denmark	1 Jan 2001	<ul style="list-style-type: none"> <li>• People living in Denmark can claim both pensions at any Danish Municipal Office.</li> <li>• People living in Australia can claim both pensions through Centrelink.</li> <li>• Time spent in Denmark counts as time spent in Australia and vice versa.</li> <li>• Danish old age pension is included as income for the Australian Age pension means test. No deduction is made from the Australian Age Pension for Danish Old Age Pension received.</li> </ul>
Germany	1 Jan 2003	<ul style="list-style-type: none"> <li>• People living in Germany can claim both pensions at their local German insurance fund.</li> <li>• People living in Australia can claim both pensions through Centrelink.</li> <li>• Time spent in Germany counts as time spent in Australia and vice versa</li> <li>• Australian Age Pension is reduced by 40 cents for every dollar equivalent of German pension received</li> <li>• Restitution payments are exempt from the Age Pension means test and do not affect the amount of Australian Age Pension payable.</li> </ul>
Greece	1 Oct 2008	<ul style="list-style-type: none"> <li>• It is not clear whether people living in Australia can claim Greek old age pension through Centrelink nor whether people living in Greece can claim Australian Age Pension through the local Greek pension fund. If a person living in Greece before 1<sup>st</sup> October 2008 is eligible for Australian Age Pension, that pension will be calculated by applying the factor <math>N/44</math> where N is the number of years spent living in Australia.</li> <li>• If a person returned to live permanently in Greece after 1<sup>st</sup> October 2008 is eligible for Australian Age Pension, that pension will be calculated by applying the factor <math>N/25</math> where N is the number of years spent living in Australia.</li> <li>• Time spent in military service in Greece can be regarded as Greek insurance periods if the pensioner has completed 3600 days of insurance</li> <li>• Time spent living in Greece counts as time spent in Australia but if the time spent actually living in Australia is less than ten years, the Australian Age Pension payable is reduced by the amount of Greek</li> </ul>

Country	Date	Terms of the agreement
		old age pension payable (dollar for dollar deduction). Otherwise, it appears you can receive both pensions in full.
Hungary	1 Oct 2012	<ul style="list-style-type: none"> <li>• People living in Hungary can claim both pensions at any Hungarian social insurance office.</li> <li>• People living in Australia can claim both pensions through Centrelink.</li> <li>• Time spent in Hungary counts as time spent in Australia and vice versa.</li> <li>• If the claimant is eligible for Australian Age Pension only because time spent in Hungary enables them to meet the ten-year requirement by virtue of the agreement, the amount of Australian Age Pension is reduced by the amount of Hungarian age and survivors' benefits received (dollar for dollar deduction). If the claimant has lived in Australia for ten years or longer, the Hungarian age and survivors' benefit is included as income for the means test and there is no deduction from Australian Age Pension.</li> </ul>
India	1 Jan 2016	<ul style="list-style-type: none"> <li>• People living in Australia can claim both pensions at their local Centrelink office. People living in India can claim both pensions at the Indian Employees Provident Fund Organisation (EPFO).</li> <li>• The Australian Age Pension paid to people living in India is adjusted by the factor <math>N/45</math> where N is the number of years they lived in Australia.</li> <li>• People living in Australia who have lived in Australia for less than ten years but who have lived in Australia for at least 12 months before Indian Pension Age (currently 58) can include their Indian Insurance Periods to help reach the ten-year requirement.</li> <li>• It is unclear whether any deduction is made from Australian Age Pension for Indian Old Age Pension. It is assumed that Indian Old Age Pension is included as income for the means test.</li> </ul>
Ireland	1 Jan 2006 <sup>2</sup>	<ul style="list-style-type: none"> <li>• People living in Australia can claim both pensions at their local Centrelink office. People living in Ireland can claim both pensions at the local office of the Irish Department of Social and Family Affairs</li> <li>• Time spent living in Ireland counts as time spent in Australia and vice versa</li> </ul>

<sup>2</sup> Replaces a previous agreement dated 1<sup>st</sup> April 1992.

Country	Date	Terms of the agreement
		<ul style="list-style-type: none"> <li>Irish old age pension is excluded from income when applying the means test to assess eligibility for Australian Age Pension, but the amount of Irish old age pension payable is deducted from the Australian Age Pension payable (i. e. dollar for dollar deduction)</li> </ul>
Italy	1 Sep 1988	<ul style="list-style-type: none"> <li>The agreement covers four Italian pension funds: INPS (National Social Security Institute), ENPALS (a fund for employees in the entertainment industry), INPGI (a fund for employees in the print media) and INPDAl (a fund for managers in industry). <ul style="list-style-type: none"> <li>Time spent living in Italy counts as time spent in Australia and vice versa.</li> </ul> </li> <li>The amount of Australian Age Pension payable in Australia is reduced by the amount of Italian pension payable (dollar for dollar deduction).</li> <li>The amount of Australian Age Pension payable outside Australia is reduced by an unspecified proportion of Italian pension payable.</li> <li>Italian integration (integrazione al minimo), Italian social supplement and family benefit for dependents of pensioners are disregarded for the Australian means test.</li> </ul>
Japan	1 Jan 2009	<ul style="list-style-type: none"> <li>People living in Japan can claim both pensions at their local social insurance office</li> <li>People living in Australia can claim both pensions through Centrelink</li> <li>Time spent in Japan counts as time spent in Australia and vice versa</li> <li>The same means test rules apply as if there was no agreement</li> </ul>
Korea	1 Oct 2008	<ul style="list-style-type: none"> <li>People living in Korea can claim both pensions at the Korean National Pension Service (NPS).</li> <li>People living in Australia can claim both pensions through Centrelink.</li> <li>Time spent in Korea counts as time spent in Australia and vice versa</li> <li>To claim Australian Age Pension whilst living in Korea, the pensioner must have lived in Australia for a minimum period of 12 months during their working life (between 16 and Age Pension age).</li> <li>Pensioners can opt for a lump sum payment if they have paid fewer than ten years contributions to the NPS.</li> </ul>

Country	Date	Terms of the agreement
		<ul style="list-style-type: none"> <li>• If the claimant is eligible for Australian Age Pension only because time spent in Korea enables them to meet the ten-year requirement by virtue of the agreement, the amount of Australian Age Pension is reduced by the amount of Korean old-age pension received (dollar for dollar deduction). If the claimant has lived in Australia for ten years or longer, the Korean old-age pension is included as income for the means test and there is no deduction from Australian Age Pension.</li> </ul>
Latvia	1 Jan 2013	<ul style="list-style-type: none"> <li>• People living in Australia can claim both pensions at their local Centrelink office.</li> <li>• People living in Latvia can claim both pensions at the Latvian State Social Security Agency (VCAA).</li> <li>• Time spent in Latvia counts as time spent in Australia and vice versa</li> <li>• If the claimant is eligible for Australian Age Pension only because time spent in Latvia enables them to meet the ten-year requirement by virtue of the agreement, the amount of Australian Age Pension is reduced by the amount of Latvian old age and survivor's insurance received (dollar for dollar deduction). If the claimant has lived in Australia for ten years or longer, the Latvian old age and survivor's pension is included as income for the means test and there is no deduction from Australian Age Pension.</li> </ul>
Malta	1 Jan 2005 <sup>3</sup>	<ul style="list-style-type: none"> <li>• People living in Australia can claim both pensions at their local Centrelink office.</li> <li>• People living in Malta can claim both pensions at the Maltese Department of Social Security.</li> <li>• Time spent in Malta counts as time spent in Australia and vice versa</li> <li>• Maltese retirement pension is included as income for the Australian means test but there may be a concession for people living in Malta.</li> <li>• If the claimant is eligible for Australian Age Pension only because time spent in Malta enables them to meet the ten-year requirement by virtue of the agreement, the amount of Australian Age Pension is reduced by the amount of Maltese retirement pension received (dollar for dollar deduction). If the claimant has lived in Australia for ten years or longer, the Maltese retirement</li> </ul>

<sup>3</sup> Replaces a previous agreement effective from 1<sup>st</sup> July 1991.

Country	Date	Terms of the agreement
		pension is included as income for the means test and there is no deduction from Australian Age Pension.
Netherlands	1 Apr 2003 <sup>4</sup>	<ul style="list-style-type: none"> <li>• People living in Australia can claim both pensions at their local Centrelink office.</li> <li>• People living in the Netherlands can claim both pensions at the Sociale Verzekeringsbank (SVB).</li> <li>• Time spent in the Netherlands counts as time spent in Australia and vice versa</li> <li>• If the claimant is eligible for Australian Age Pension only because time spent in the Netherlands enables them to meet the ten-year requirement by virtue of the agreement, the amount of Australian Age Pension is reduced by the amount of Netherlands general old age insurance received (dollar for dollar deduction). If the claimant has lived in Australia for ten years or longer, the Netherlands general old pension is included as income for the means test and there is no deduction from Australian Age Pension.</li> </ul>
North Macedonia	1 Apr 2011	<ul style="list-style-type: none"> <li>• People living in North Macedonia can claim both pensions at the Pension and Disability Insurance Fund.</li> <li>• People living in Australia can claim both pensions through Centrelink.</li> <li>• Time spent in North Macedonia counts as time spent in Australia and vice versa.</li> <li>• If the claimant is eligible for Australian Age Pension only because time spent in the North Macedonia enables them to meet the ten-year requirement by virtue of the agreement, the amount of Australian Age Pension is reduced by the amount of North Macedonian old age, disability and survivors' benefits received (dollar for dollar deduction). If the claimant has lived in Australia for ten years or longer, the North Macedonian old age, disability and survivors' benefit is included as income for the means test and there is no deduction from Australian Age Pension.</li> <li>• The Australian Age Pension of residents of North Macedonia who returned there before 1 April 2011, will be adjusted by the factor <math>N/44</math> and for those who returned to North Macedonia after this date by <math>N/35</math>, in both cases where <math>N</math> is the number of years spent living in or deemed to be living in Australia.</li> </ul>

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<sup>4</sup> Replaces a previous agreement dated 1<sup>st</sup> April 2002.

Country	Date	Terms of the agreement
Norway	1 Jan 2007	<ul style="list-style-type: none"> <li>• People living in Norway can claim both pensions at the NAV National Office for Social insurance.</li> <li>• People living in Australia can claim both pensions through Centrelink.</li> <li>• Time spent in Norway counts as time spent in Australia and vice versa.</li> <li>• To use the agreement to meet the minimum residence requirement for Australian Age Pension, the pensioner must have lived in Australia for a minimum of 12 months.</li> <li>• To use the agreement to meet the minimum residence requirement for Norwegian old-age pension, the pensioner must have worked in Norway for a minimum of 12 months or have lived in Norway for a minimum of three years.</li> <li>• For people who only meet the ten-years residence requirement in Australia by counting time spent in Norway, the amount of Australian Age Pension paid is reduced by the amount of Norwegian pension paid (dollar for dollar deduction).</li> </ul>
Poland	1 Oct 2010	<ul style="list-style-type: none"> <li>• Administrative links between Australia and Poland will assist people in Australia claim Polish Age Pension and people in Poland claim Australian Age Pension.</li> <li>• Save for this agreement, Polish Age Pensions are not paid to non-residents.</li> <li>• Time spent in Poland counts as time spent in Australia and vice versa.</li> <li>• For people who only meet the ten-years residence requirement in Australia by counting time spent in Poland, the amount of Australian Age Pension paid is reduced by the amount of Polish Age Pension paid (dollar for dollar deduction).</li> <li>• The amount of Polish Age Pension payable is dependent on the length of time the pensioner has been a member of the Polish social insurance scheme.</li> </ul>
Spain	3 Jun 1991	<ul style="list-style-type: none"> <li>• Centrelink will assist pensioners living in Australia claim their Spanish Old-Age Pension. The Instituto de Seguridad Social (INSS) will assist pensioners living in Spain claim their Australian Age Pension.</li> <li>• Time spent contributing to Spanish social insurance counts as time spent in Australia in determining whether the pensioner meets the ten-year residence in Australia. Periods of working life residence</li> </ul>

Country	Date	Terms of the agreement
		<p>in Australia count as insurance periods in Spain to meet the minimum insurance periods required to qualify for Spanish benefits. Only time actually spent in the relevant country is taken into account when calculating the amount of pension payable.</p> <ul style="list-style-type: none"> <li>• For people who only meet the ten-years residence requirement in Australia by counting time spent contributing to Spanish social insurance, the amount of Australian Age Pension paid is reduced by the amount of Spanish Old-Age Pension paid (dollar for dollar deduction).</li> <li>• Once the pensioner meets the ten-year residence in Australia requirement is met, Spanish Old-Age pension is included as income for the means test and no deduction is made from the Australian Age Pension payable.</li> <li>• A concession may be available when determining the amount of Spanish Old-Age to be included in income for the Australian means test.</li> <li>• Non-contributory Spanish pensions are totally disregarded from the Australian means test.</li> </ul>
Switzerland	1 Jan 2008	<ul style="list-style-type: none"> <li>• Pensioners living in Switzerland can claim Australian Age Pension at any Swiss Federal Social Insurance Office. Time spent in Australia does not count as time spent in Switzerland for claiming Swiss pension (the minimum qualifying period for Swiss pension is one year).</li> <li>• Pensioners living in Australia can lodge a claim for Swiss pension at any Centrelink office. Time spent living in Switzerland is counted as time spent living in Australia to meet the ten-year requirement.</li> <li>• To claim Swiss payment in Australia the pensioner must be an Australian citizen or a Swiss National.</li> <li>• Pensioners who are eligible for a Swiss pension equal to less than 10% of the full pension rate will receive a lump sum payment. Pensioners who are eligible for a Swiss pension equal to more than 10% of the full pension rate but less than 20% of the full pension rate may opt to receive a lump sum payment or a pension.</li> </ul>
USA	1 Oct 2002	<ul style="list-style-type: none"> <li>• People living in the USA can claim both pensions at their local Social Security Administration Office.</li> <li>• People living in Australia can claim their Age Pension through Centrelink. The claim for Social Security must be made to the Veterans Affairs Office in Manila.</li> <li>• Time spent in the USA counts as time spent in Australia and vice versa.</li> </ul>

Country	Date	Terms of the agreement
		versa. <ul style="list-style-type: none"> <li>Australian Age Pension is reduced by one dollar for every dollar equivalent of social security received.</li> </ul>

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