

BPIA is fighting to achieve equality for UK Pensioners living in Australia

Summary of activities of the last 5 months

It has been a fairly positive and active period since the Autumn 2018 Fair Play. Members with email addresses will have received further updates, so we encourage as many members as possible to let us have an email address in order to receive more regular news. Even the cost of printing/mailing hard copies of Fair Play is becoming a significant expense to the organisation.

New PR agency in London

Jim has more detail in his section below, but we are very enthused with the initiatives created by Tendo since we appointed them in July.

ICBP has a new website www.endfrozenpensions.org which enables interested parties to input their details, which in turn generates an email addressed to a Westminster MP. If you or any relatives have a UK postal address with postcode the website will generate an email to the local MP inviting them to a Discussion Forum that has been set up in Palace of Westminster.

Delegation and Discussion Forum 31st October 2018

There will be a delegation consisting of John Duffy (ICBP chairman), 2 Canadians and myself together with Anne (a 93-year old frozen pensioner from Canada), 2 sisters from the Caribbean (one living in Antigua with a “frozen pension” and the other still living in UK on a full pension) and a male pensioner who had to return to UK from Canada as a result of financial hardship caused by a “frozen pension”.

Tendo has generated considerable media interest in this event: Radio, TV and press has shown an intent to attend. Later that day the delegation will go to Downing St to present a petition that has over 200,000 signatures. If you haven't signed yet please go to tinyurl.com/ChangePetitionICBP

Anne will be appearing on the Jeremy Vine BBC Radio 2 broadcast on the next day, and other members of the delegation will have media interviews.

The objective of this 2 or 3 days of activities is to raise awareness of our cause to end “frozen pensions” and to generate local interest in our efforts. We feel that the personal attendance of pensioners suffering from “frozen pensions” will certainly be very effective. In particular the comparison of the 2 sisters from the Caribbean who are treated differently.

Volunteers and donations

We must thank our volunteers for the time donated to maintain our cause. Once again I ask for members to put their hand up if they can assist with maintenance of our Membership database. A team works each Wednesday in Edgecliff processing membership renewals and amendments. If you are able to offer your time once or twice a month that would be very valuable. Specific database expertise is not essential but a basic ability to operate a PC is important.

As mentioned above our costs are not decreasing and our membership is not increasing substantially. Last year we had a slight deficit (around \$600) so if you are able, please add a donation when paying your membership renewal. It is important that we have sufficient funds to maintain our efforts to pressurise the UK government.

Communication with Australian MPs

BPIA is maintaining its efforts to press local politicians to take action against Westminster to rectify the “frozen pension” issue. A letter was sent to all MPs and Senators drawing their attention to the unfair treatment of UK pensioners living in Australia and pointing out that the freezing of UK pensions is costing the Australian economy a significant sum.

Brian Owles

How far our campaign has come



by Sheila Telford, past ICBP Chairman

Cross-party support to stop freezing pensions:

1. Britain's Labour Party manifesto now includes the elimination of pension freezing.
2. The SNP (Scottish National Party) manifesto now includes the elimination of pension freezing.
3. The Green Party manifesto now includes the elimination of pension freezing.
4. Democratic Unionist Party (DUP) MPs, who currently hold the balance of power in Westminster, have said they support ending pension freezing.
5. Plaid Cymru supports ending pension freezing.
6. Many Conservative MPs support ending freezing, a good number of them actively promoting this goal.

Newspaper articles published in Britain today expose the discriminatory nature of the government's pension freezing policy, such as this one from the Times, produced after Jim Tilley and I spent an hour in the Times offices, with the London Times Financial Editor [thetimes.co.uk/article/pensions-apartheid-is-keeping-expats-trapped-in-the-past-p5mj2pfjf](https://www.thetimes.co.uk/article/pensions-apartheid-is-keeping-expats-trapped-in-the-past-p5mj2pfjf)

They no longer portray unsympathetic images of seniors lounging on sunny beaches abroad.

Not too shabby a record of achievement.

No wonder some people think the International Consortium of British Pensioners has a suite of offices and a staff! The reality is quite different: our consortium workers are a motley crew of five or so individuals at any one time, spread across the globe, consistently applying the “gentle art” of persuasion on Britain (several legal challenges to the UK's discriminatory

pension freezing policy having been lost), and doing so strategically, diligently, creatively and with resolve.

In recent years, this volunteer work has been boosted by the support of political- and media-relations professionals. In mid-June, as I came to the end of the extra year I had agreed to serve as ICBP chairman, I could not help but feel a good deal of cautious optimism. There is still a long, hard row to hoe and it is impossible to predict all the impediments that surely lie ahead, however I am encouraged as I look back at how far our campaign has been propelled forward in the eight years since we lost the case at the European Court of Human Rights.

For much of that time, ICBP came to dominate my already busy life; however it has been intellectually stimulating to be part of it. I have had a great run and many absorbing challenges.

Now it is time for new people and new ideas to come to the fore. Readers ‘met’ new ICBP chairman John Duffy in the last issue of JUSTICE. John's palpable passion is fueled in part by the fact that he was a very active member of the Conservative Party, he says, and so he was “particularly upset” to discover that it is the only party still opposed to changing the practice of pension freezing!

I will be here to assist the new board where I can. Meanwhile, I heartily congratulate my ICBP colleagues and all our amazing predecessors on what has been accomplished since the consortium was first formed in 2005.

ICBP Board of Directors

The 2018-2019 board of directors for our International Consortium, includes volunteers from Australia, Canada and the Caribbean. In alphabetical order, they are:

Ian Andexser (CABP Chairman)

John Duffy (Antigua)

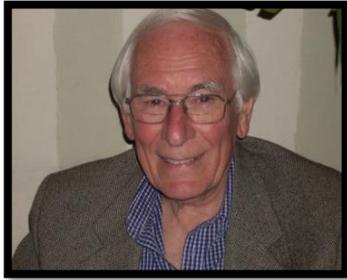
Fiona Macleod (Canada)

Brian Owles (BPiA Chairman)

Colin Rainsbury (ICBP Secretary-Treasurer)

Jim Tilley (BPiA Vice Chairman)

Where to from here?



Jim Tilley, Vice Chairman BPIA

With BPIA's full support the ICBP Board has engaged a new London-based public relations and government lobbying team to help manage our campaign against “frozen pensions”.

The company is Tendo Consulting:
www.tendoconsulting.co.uk

We are very excited with the new move as Tendo has had some very high exposure successes with their methodology to campaigns. Tendo spearheaded the Gurkha campaign in 2009 with the celebrity Joanna Lumley as a spokesperson, and more recently the successful Alfie Dingley story garnered huge exposure in the media across the country. Alfie is a small boy with epilepsy for whom the UK Government (after much pressure from a huge 300,000+ petition campaign!) has agreed to provide the medicinal cannabis licence he needs to counter his epileptic fits.

Already, after just 2 months, a petition, designed by Tendo for our campaign has achieved over 200,000 signatures. This petition can be accessed here: change.org/p/stop-denying-my-mum-and-520-000-brits-their-full-uk-pension

We are confident that Tendo's ideas will have a significant impact, **but only if we all get behind them**. So, if you have not yet signed the petition, please do so from the link above and share it with all your family and friends, especially those in the UK.

Meanwhile the ICBP team, including BPIA Chairman Brian Owles, will be meeting with Tendo in London at the end of October, to pursue a meeting arranged with many British Parliamentarians at Westminster.

Also at this visit to London, it is planned for the team to gather in Downing Street with:

- an elderly lady from Antigua who has had a frozen UK pension for 20+ years
- her sister who still lives in the UK, who therefore has an indexed UK pension
- an elderly lady, Anne Puckridge, from Canada, also with a frozen UK pension for 20+ years.
- A pensioner who served in WW2 who has had to return to UK from Canada as a result of the frozen pension issue.

The ladies are there to ask MPs why they should be treated differently with regard to their UK pensions. It is planned this discussion will have UK media present.

As I hope our members will appreciate, all this activity is intended to improve your retirement income, by achieving uprating of your UK pensions. It is entirely funded by BPIA and Canada's collective resources.

With a number of our members having let their BPIA membership lapse, we are finding that our funds balance is suffering. If we are to be successful in our fight for justice and in improving your retirement income, we urgently need all our members (including lapsed members!) to pay their annual membership fee together with any donation possible. The annual membership fees remain “frozen” at \$20 single or \$30 family.

Soon after the London visit and ahead of the BPIA AGM on 27th November we will provide a report on the outcome of this critical visit. Please do not expect an instant positive outcome but accept it will be part of progressive negotiations with the UK government to achieve our eventual aim.

Articles in Guardian and Financial Times

There have been 3 articles in the UK press during the last week relating to the ICBP delegation at the end of October and the petitions set up by Tendo.

These articles are fairly similar in content, so one is shown in detail on the next page and links to the other two are shown below:

theguardian.com/money/2018/oct/13/frozen-state-pensions-petition

ftadviser.com/pensions/2018/10/16/thousands-sign-pensions-petition/

'Do the RIGHT thing - it's a burning INJUSTICE' May under pressure to END pension FREEZE

By DAVID MADDOX, SUNDAY EXPRESS

PUBLISHED: 08:00, Sun, Oct 21, 2018

UPDATED: 09:57, Sun, Oct 21, 2018



THERESA May is to be urged to “do the right thing” and end the historic injustice of freezing the state pension of British pensioners who move abroad denying them thousands of pounds. The message is due to be delivered by 93-year-old Anne Puckridge, a Second World War veteran who has the rare distinction of serving in all three branches of the armed services.

Mrs Puckridge is due to fly over from Canada to address a meeting of MPs and supporters in Westminster on 31 October which has been called to end the practice that affects 550,000 pensioners and could soon hit a million more.

She spoke to the Sunday Express ahead of the newspaper today joining the campaign to demand an end to the practice which is put through each year by a simple statutory instrument placed in the Commons after the Budget.

Mrs Puckridge pointed out that the Prime Minister had vowed on the steps of Downing Street to “end the burning injustices” in our society.

She said: “I am very, very angry about this. I will tell Theresa May to just do the right thing and pay us the pensions we worked our lives for.

“We were given no warning when we decided to move abroad because the government had cancelled the leaflets to save money.”

She moved to Canada to be near her daughter Diane Duckett in 2001 but then found that, despite working as a lecturer until she was 76, her state pension was frozen at £72.50 a week, but if she had stayed in the UK it would now be £125.95.

Mrs Puckridge was only given an explanation in 2012 with the Government claiming that it was because “there is no reciprocal agreement” with Canada and some other countries.

If Mrs Puckridge lived in the USA or the EU she would receive her full state pension.

“It is deeply unfair. This money we have earned through working all our lives,” she said.

She added: “It’s been made quite clear that the government is not going to try to get reciprocal agreements to end this practice as well.”

Campaigners have pointed out that by moving abroad the pensioners are already saving the British taxpayer costs on health care and social care.

Mrs Puckridge said: “Fortunately, I have not had any health problems but I know people in my situation who have.”

An online petition supporting the campaign on [Change.org](https://www.change.org) organised by Mrs Puckridge’s other daughter Gillian Mittins has attracted almost 210,000 supporters.



However, senior Tory MP Sir Roger Gale, who chairs the all party group supporting the campaign and has organised the meeting later this month, has warned that with Brexit another million British pensioners who retired to countries in the EU are in danger of losing a large part of their retirement funds with the scandal.

He said: “It is obviously very unfair that somebody living one side of the US Canada border is hit by this while the person on the other side gets their full pension.

“But the government’s excuse that we need reciprocal agreements means that this problem is going to get much worse with Brexit.

“It is hard to believe that we will have 27 different reciprocal agreements with 27 different EU member states.”

He explained that British government lawyers had worried ministers by suggesting they could be forced to make back payments which would cost the taxpayer billions.

But the senior MP said: “We think there is a compromise. The Government could just start uprating pensions now and bring them back into balance.

“The issue of back payments does not necessarily need to be a block to ending this issue.”

Tory MP Peter Bone, who is also on the all party group, suggested that the current rules had shown bias against those who live in Commonwealth countries mostly Canada and Australia.

He said: “It is completely wrong that people who have earned their state pension with a lifetime of work should be denied part of it.

“But it seems very odd that currently people in EU countries get the full amount but pensioners who have moved to places like Canada and Australia do not.”

MEET WITH YOUR LOCAL MP!

by Tony Walsh, BPiA committee, Victoria

The Prime Minister fails to raise the “frozen pension” issue at the recent Commonwealth Heads of Government (CHOGM) meeting.

You will recall that our BPiA Chairman (Brian Owles) and Vice Chairman (Jim Tilley) met with Prime Minister Malcolm Turnbull prior to the CHOGM meeting in London last April. They thought they had persuaded him to raise the issue of the “frozen pensions” at that meeting.

Unfortunately Malcolm Turnbull later advised that he did not believe it was appropriate to make such an approach at CHOGM, despite the fact that UK pensioners in the majority of Commonwealth countries suffer from “frozen pensions”. Your committee believe that an ideal opportunity was missed.

A letter from BPiA was written on 14th July 2018 to all MPs and Senators to ensure that they are aware that the UK policy is to “freeze” our UK pension entitlement whilst uprating the payments to those who live in the USA, EU and other countries such as Israel. Not only does this financially hurt us individual pensioners, but also denies valuable revenue to the Australian economy. There is also a further cost to the Australian taxpayer because greater Australian pension support has to be provided under the means testing arrangements.

We ask that you also write to your own MP supporting these views, although it is important you use your own words in such letters.

By all means tell her/him that you are aware of the letter dated the 14th July sent to all MPs. Please tell your MP about the effect that this policy by UK to “freeze” your pension entitlement has had on your own lives. Also say how you feel not only about the UK policy, but the lack of support from the Australian Government to correct this wrong.

You also may like to visit your MP to tell them face to face in their local office what your feelings are about this matter.

My experience meeting my Federal MP

As a follow up to the letter from our Chairman to all Australian MPs and Senators I arranged to visit my local MP, Ged Kearney. At the meeting I told her exactly how I felt about my pension being frozen whilst people who moved to the USA, Israel and EU countries had theirs uprated to the same rate as pensioners living in UK. I explained that my contributions to the National Insurance fund were compulsory and were taken out of my wages. I explained that as a self-funded retiree this really did make a difference to my income.

The meeting was short but I was given a good hearing. I was able to speak from the heart and stress that I do not understand Australia's reluctance to take real action to rectify this discrimination. I mentioned the opportunity Australia missed by failing to bring the matter to the attention of the recent CHOGM meeting in London. Initially she told me that it was not clear how she could help, however before I left she said that she would look into the matter further and will be in contact.

I left the meeting knowing that I had raised the points I wished to make and that the person who represents me is willing to listen. What happens now is up to her. I know that in about six months time she will be asking for my support at the next election.

I urge members to arrange a meeting with the MP and Senators who represent you. Tell them about how this matter has affected you personally and ask them what they can do to help. If you do not tell them, how will they know?

If you do not know how to contact your MP -your local library will be able to tell you who represents you in Federal Parliament and how to contact them.

This speech was given in Parliament Canberra in August 2018 in support of our cause



Mr GOODENOUGH (Moore) (10:35):

On behalf of the estimated 250,000 British pensioners resident in Australia, I call upon the Australian government to renew its diplomatic efforts to lobby the British government to index United Kingdom sourced pensions. We ask that British pensioners be treated fairly, equally and without discrimination by recognising their right to parity with pensioners resident in the UK, and in many other nations abroad, by annually indexing the British sourced pensions to which they're entitled on a non-retrospective basis. There is no reasonable or logical explanation as to why residents of certain countries such as the United States of America, Israel, Jamaica, the European Union and the Philippines currently have their pensions indexed, while their counterparts living in Commonwealth countries such as India, Bangladesh, Nigeria, Australia, Canada and Trinidad have their pensions frozen.

The British Pensions in Australia organisation estimates that the impact of frozen UK pensions costs Australia more than \$220 million a year. This is because many British retirees receive partial pensions from both the United Kingdom

and Australia, and, as the relative value of British pensions decreases, pension payments from Australia must increase to compensate. The policy is discriminatory and unjust. When Australia negotiates new trade agreements with post-European-Union Britain after Brexit, this issue must be addressed as a priority. Successive Australian governments have raised the issue of pension indexation with their counterparts in the United Kingdom, noting that the current policy is discriminatory and inequitable, without success. My electorate of Moore is home to a large number of British pensioners who are experiencing the hardship and financial disadvantage of having the purchasing power of their income diminished by inflation and the increased costs of living.

Australia and Britain share a very close relationship, and the governments of both our nations ought to work together in the interests of our people, particularly in the area of the social welfare of our senior citizens who have contributed to their nation's pension scheme throughout their working lives. I'm pleased to stand with my constituents in making this representation in the Australian parliament for renewed diplomatic efforts to be made to the British government for the non-retrospective annual indexation of UK sourced pensions for retirees.

Editor's Comment:

This goes to show that if enough of us contact our local MPs, some of them will listen and take action!

Life certificates

Hundreds of thousands of British pensioners living abroad are required to prove that they are still alive so that they can continue to receive a state pension.

Officials want to stop friends or relatives of those who have died continuing to receive the deceased's state pension by not telling the UK Government that they have passed away.

The crackdown will save the Government tens of millions of pounds every year. Over 500,000 pensioners are affected by the change, the Treasury said. One Treasury official said, “*We currently pay a bit of money to people who are dead, and we don't know they are dead, and their families keep the money.*”

Pensioners living overseas in countries that do not share information with the UK will have to prove generally every two years that they are still alive. Although Australia's Government does share information with the UK it is more safe to assume that any change of address is not shared.

Every 2 years many of us will be sent ‘overseas life certificates’, which you will have to complete and return to the DWP in Newcastle UK to prove you are still alive. These certificates have to be signed by the pensioner, and witnessed, preferably by a JP or your doctor.

To date some overseas pensioners have been sent these certificates but you may be next on the UK's random list. This change would bring in to the UK £45 million over the next two years.

The UK's Chancellor, told MPs “*We are going to strengthen Whitehall's capacity to prevent error and tackle fraud in the benefit systems, and expand our efforts to recover money that is owed.*”

To avoid any future problems with life certificates, it is highly recommended that if you are uncertain that DWP has your address in Australia, phone the DWP in Newcastle on **0011 44 191 218 7777** to check with them that they have your current address on record. This is recommended, especially if you have moved home in the past few years, so call DWP to advise them of your new address.

To assist in this process, you will probably need your NI number, which can normally be found as the reference alongside the UK pension entry in your payments record on your bank statement.

Travelling to the UK/Europe?



Don't forget! If you are going back to Blighty or Europe in the near future, remember to phone the DWP in Newcastle **0011 44 191 218 7777**, no earlier than 4 weeks before you leave Australia. This is to advise them of your travel plans and dates so as to get your pension **fully indexed** for the time you are away. On your return to Australia the pension goes back to the frozen level you now receive. There is no time limit on the length of your stay for an increase in income and of course the uprating benefit increases the further you are past pension age!

Note: Pension indexing on your vacation DOES NOT apply in the USA or Bermuda.

Overseas British passports – applications and renewals

British passports are now provided only by making an online application at: www.gov.uk/overseas-passports

This is the only available option.

On this site you complete the online application form and payment, then print and sign a declaration sheet and send this sheet with photos and supporting documents by registered mail to the application processing centre at:

The British Passport Office
Nexus House
Mission Court
Newport NP20 2DW
UK

If you do not have internet access or need advice, call the Passport Advice Line on 0011 44 300 222 0000 or email: overseasNewportCCC@hmpo.gsi.gov.uk

FROZEN PENSION ISSUE AT A GLANCE

There are 12 million UK State pensioners all of whom contributed similarly to the compulsory British National Insurance pension scheme.

- Of this 12 million, just over 1.2 million live abroad.
- About 53% [650,000] of these pensioners living abroad in countries like the European Union, the USA, Israel and Turkey, receive the same indexed, annual cost-of-living increases [indexing] as the pensioners still living in the UK.
- For the other 47% [550,000] their pensions are ‘frozen’ simply because of where they have chosen to retire.
- It’s in most Commonwealth countries and British overseas territories that over 90% of these ‘frozen’ pensioners are retired, including 250,000 in Australia.
- Affordability is the main reason given by the UK government for freezing 550,000 UK pensioners, notwithstanding this Supreme Court case O’Brien [Appellant] v Ministry of Justice 2013 UKSC 6, in which the judge said, “*budgetary considerations* [costs] *cannot justify discrimination*”.
- The latest cost to index the pensions of these frozen pensioners is reported by The UK’s Dept of Work & Pensions as £590 Million, which is less than 0.7% of the UK’s annual pension bill.
- The UK Government’s Actuary reported that at end March 2017 the National Insurance account had a forecast credit balance of over £21 Billion. This is many £ Billions more than the actuarial balance required to support the national pension scheme.
- The UK Government has recently announced it has sent £12 Billion overseas for foreign aid.
- An old British law requires a bilateral agreement to exist between Britain and the countries in which UK pensions are indexed. The UK has no such agreement

with Australia, refusing to negotiate one with Australia.

BPIA COMMITTEE 2017/18

Brian Owles (Chairman)	0416 495 399
Jim Tilley (Vice Chairman)	1300 308 353
John Edelsten (Treasurer)	03 6330 1079
Cheryl Harvey (Secretary)	02 9958 6968
David Rumball	02 9528 5437
Francis Keegan	02 9337 1147
Tony Walsh	03 9480 6317
Bernard Stone	02 9894 0512

BPIA AREA CONTACTS

NSW

Sydney South	David Rumball	02 9528 5437
North	Eric & Noreen Rogers	02 9971 1646
West	Alec Myles	02 8801 1967

Victoria

Frankston	Bernard Shrubsole	03 8790 8534
Melbourne	Tony Walsh	03 9480 6317

Queensland

	Derek Woodall	0426 622 556
--	---------------	--------------

South Australia	John Crowhurst	08 7225 1390
-----------------	----------------	--------------

Tasmania	Bob Frost	03 6266 3214
----------	-----------	--------------

ACT	Rob Cason	02 6286 4740
-----	-----------	--------------

WA	David Austin	08 9582 7392
----	--------------	--------------

Caribbean	John Duffy	bcpa@lightwave.ag
-----------	------------	--

South Africa	Norma Maloney	norma@bestbirds.co.za
--------------	---------------	--

Please ensure you renew your BPIA membership!

BPIA sends you a Renewal Notice prior to your renewal date.

Your subscriptions help fund our UK activities, especially in Westminster to pursue our cause for fair payment of UK Pensions to Australian residents. **Fees can now be paid with Visa or MasterCard via the website.**

BPIA together with our counterpart in Canada (CABP) established the International Consortium of British Pensioners (ICBP) in 2005. Through ICBP we now employ a firm of PR campaigners, Tendo Consulting.

Tendo acts as a Secretariat to the All-Party Parliamentary Group (APPG) on Frozen British Pensions.

Tendo maintains an informative APPG website. ICBP and therefore BPIA pays for Tendo’s much appreciated services, without which our campaign would not have progressed as far as it has.

British Pensions in Australia Inc

ABN 42 186 383 389

PO Box 474, Edgecliff, NSW 2027

Tel: 1300 308 353

Email: bpia@people.net.au

Website: www.bpia.org.au

BPIA is a non-profit volunteer association of over 12000 expats, all of whom have contributed funds to help force the British Government to index the UK State pension for all recipients of this pension, irrespective of the country in which they reside.