British Pensions in Australia Inc.

Caring for British Pensioners in Australia

P O Box 438, Gordon NSW 2072 AUSTRALIA

www.bpia.org.au Telephone 1300 308 353 ABN 42 186 383 389 email: membership@bpia.org.au

10th March 2025

Torsten Bell MP
Minister for Pensions
Department of Work & Pensions
Caxton House
Tothill Street
LONDON SW1 9DA
UNITED KINGDOM

Dear Mr Bell,

Congratulations on your appointment as Parliamentary Secretary (HM Treasury), and Parliamentary Under-Secretary (Department for Work and Pensions).

British Pensions in Australia (BPiA) is a registered charity that cares for British pensioners living in Australia. There are over 200,000 of us and many more people who, with the passage of time, will become state pension recipients on reaching state pension age.

The people we care for are not only British citizens who have migrated to Australia. There are many Australians who have spent time in the UK (several of whom have worked for the NHS), paid their National Insurance contributions and have returned to the place they call home.

Among other things, we campaign for an end to the frozen pensions policy.

We want to see the policy ended, not because our state pensions are frozen. We were grown-ups when we decided to move down under and, to the extent we were able to understand the obfuscatory information published by the DWP, understood that our pensions were frozen. What, in our opinion, is wrong with the policy is its arbitrary inconsistency. We do not see the rationality in uprating the state pensions paid to most pensioners living overseas while living a minority with a pension of diminishing value. Why do pensioners in Jamaica receive upratings, while those in the Bahamas don't? Why do pensioners in the Philippines receive uprated pensions, while those in Thailand don't? Why do pensioners in the USA receive upratings, while those who in Australia don't? It is neither fair nor logical.

The government says it only uprates state pensions when there is a reciprocal agreement, but the Australian government has made numerous requests to negotiate a new agreement and met a stonewall. Why? It is neither fair nor logical to refuse requests for an agreement from a country which has such strong ties with the UK. A country that has committed through AUKUS to invest billions into the UK economy.

The government says it has been this way for over 70 years, but Barbados waited over 30 years before the UK entered into an agreement and the Philippines waited over 40 years. Somehow the UK found it in its heart to change long-standing situations for these countries as it has done for many other countries. To refuse to enter into an agreement with Australia is neither fair nor logical.

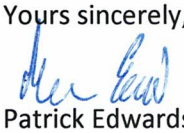
The government says that the rules for payment of state pension are those ruling when the pension is paid not those ruling when the National Insurance contributions were made. That is good because it means you can make decisions without the baggage of history.

The government says it must prioritise pensioners living in the UK. If that is so, why does it continue to uprate state pensions paid to pensioners in over 30 countries, when it could withdraw from those agreements and pass the money saved to pensioners in the UK? It is neither fair nor logical.

Finally, may I ask that you assign someone to review the information that is made available to recipients and potential recipients of state pension. It is far from clear. I and my fellow volunteers at BPiA spend a lot of time answering questions from people who do not understand the information that is available on the GOV.UK website. Indeed today, I received an enquiry from someone in the UK!

We have a common objective of improving the lives of state pension recipients. I look forward to working with you to achieve this laudable objective.

Yours sincerely,



Patrick Edwards
President