

# Are you going overseas?

A guide to what happens with your income support



**Work and Income**  
Te Hiranga Tangata

*A service of the Ministry of Social Development*

This booklet is a guide for people who are getting income support and going overseas. If you get New Zealand Superannuation or a Veteran's Pension, please see our *Retired and going overseas* booklet.

## Going overseas for a short time

You may be able to get your usual payments and go overseas for up to 4 weeks if you receive:

- Domestic Purposes Benefit
- Widow's Benefit
- Sickness Benefit
- Orphan's or Unsupported Child's Benefit
- Invalid's Benefit – in some cases you could get this payment for up to 6 weeks.

If you have to travel overseas for a special reason – such as for a job interview – you may also be able to get your usual payments if you receive:

- Unemployment Benefit
- Independent Youth Benefit
- Emergency Benefit.

Otherwise your payments stop the day after you leave.

We work closely with New Zealand Customs, so please remember to talk with us before you leave. This will ensure you receive the right amount. If you don't, you could be overpaid which means you'll have a debt to pay back, and you could be fined, or even prosecuted.

### If you have a partner...

In some cases your partner may be able to get their usual payments for a short while if they go overseas – but they must meet certain conditions. Please talk with Work and Income if your partner is planning to go overseas.

If you have any questions,  
you can call us free on  
**0800 559 009**

## Going overseas to live

Living overseas usually means moving to another country permanently or spending more time overseas than in New Zealand. But sometimes a short time away can be counted as 'living overseas'. Before you leave New Zealand, make sure you discuss your plans with Work and Income, even if you're only going for a short time.

New Zealand has Social Security Agreements with a number of countries. If you go overseas to live and you're on certain types of income support, you may be able to take some or all of your payments with you – or receive payments from the country you move to.

New Zealand has Social Security Agreements with:

- Australia
- United Kingdom (UK)
- Canada
- Denmark
- Greece
- Republic of Ireland
- Jersey and Guernsey
- The Netherlands.

The agreements differ for each country. We cover them in detail over the next few pages.

## Going to Australia...

If you receive the following New Zealand payments, you can't take them with you to Australia. They have to stop before you leave.

- Unemployment, Independent Youth or Emergency Benefit
- Sickness Benefit
- Widow's Benefit (no dependent children)
- Domestic Purposes or Widow's Benefit (with dependent children)
- Family tax credit\*

\* you may be able to claim Australian family assistance when you arrive if you intend to live there on a permanent basis.

New Zealand citizens arriving in Australia have limited access to Australian payments. If you qualify for the Australian Disability Support Pension, you may be able to get this payment without being an Australian permanent resident.

However, for other Australian benefits, you need to be granted Australian permanent residence status first, then you must complete a waiting period of two years before most payments can start.

Permanent residence in Australia is not automatically granted to New Zealand citizens. Even if you apply and pay the applicable fee, you need to be aware that your application for Australian permanent residence may not be successful.

For more information about Australia's requirements go to:

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

**[www.immi.gov.au/immigration](http://www.immi.gov.au/immigration)**

## Invalid's Benefit

If you get the Invalid's Benefit and you're going to Australia to live you need to call International Services on **0800 777 227**. The Australian rules are complex and you may not qualify for any payments there. International Services can also explain the application process to you.

When you get to Australia you may be able to keep getting your Invalid's Benefit for **up to 26 weeks** if you apply to Centrelink for the Australian Disability Support Pension **within 4 weeks** of arriving in Australia. Generally you must intend to stay in Australia for at least 12 months.

To qualify for the Australian Disability Support Pension and New Zealand Invalid's Benefit in Australia you need to be severely disabled and have lived in Australia and/or New Zealand for at least 10 years at any time. You also need to have lived in New Zealand for at least one year since age 20.

Centrelink will assess whether you are severely disabled. The criteria for this are stricter than for a standard Invalid's Benefit in New Zealand. Centrelink will decide whether you qualify for the pension and what rate you should be paid.

If you meet the severely disabled medical test for the Disability Support Pension, you'll be asked to apply for the New Zealand Invalid's Benefit (for the severely disabled) as well. Then we can work out how much Invalid's Benefit to pay you. Any changes to your New Zealand payments will take effect from the date that you first apply for the Australian Disability Support Pension.

How much you can get in Australia depends on a number of things like your income and assets, and how long you've lived in New Zealand and/or Australia since age 20.

Please note that if your application for the Disability Support Pension is turned down your Invalid's Benefit may stop.

Call International Services on **0800 777 227** before you go to Australia.

If you're going to Australia and getting the Invalid's Benefit you need to call International Services on **0800 777 227** because the rules are complex and you may not qualify for any payments there.

## Going to the UK...

You can't take your payments with you, but you may be able to get payments from the Department for Work and Pensions in the United Kingdom. You'll need to show evidence of your time in New Zealand, and you must apply when you get there.

What you get here...	What you might get in the UK...
Unemployment Benefit	Jobseeker's Allowance
Sickness Benefit	Statutory Sick Pay – for up to 28 weeks only
Invalid's Benefit	Employment and Support Allowance
Widow's Benefit	Widowed Parent's Allowance or Bereavement Allowance
Orphan's Benefit	Guardian's Allowance – but only if the child's parents are dead
Family tax credit	Child Benefit – for children under 16, and between 16 and 20 if in relevant education or training

The Department for Work and Pensions in the United Kingdom decides who can get United Kingdom benefits and pensions and how much will be paid.

Call International Services on **0800 777 227** to find out more.

## Going to Canada, Denmark, Greece, Republic of Ireland, Jersey, Guernsey, or the Netherlands...

You may be able to take your income support with you. Your payments are calculated from the basic New Zealand rate of payment and depend on whether you are single or living with a partner. If you have a partner, they can be 'included' in your payments. Other conditions may apply, so please ask us before you leave.

If you're moving to Canada, Denmark, the Republic of Ireland or the Netherlands, you can apply here or from overseas.

If you are moving to Greece, Jersey or Guernsey and you are intending to apply for payment of Invalid's Benefit, you must do this before you leave New Zealand.

What you get here...	What you might get there...
Invalid's Benefit, Widow's Benefit or Domestic Purposes Benefit (widowers only)	Depends on how long you have lived in New Zealand since age 20
Orphan's Benefit	Greece or Republic of Ireland only – the same amount as you get in New Zealand
Funeral Grant	Greece only – based on actual funeral costs
<i>If you're going to Jersey or Guernsey, you may be able to get a Sickness Benefit from that state but you need to apply there. You can't take any other type of New Zealand income support with you to these countries.</i>	

Call International Services on **0800 777 227** to find out more.

## Going to any other country...

If you move to a country we don't have a Social Security Agreement with, you won't be able to take your income support with you.

Call International Services on **0800 777 227** to find out more.

## How you'll be paid

If you go overseas for a short time and you qualify for payments, you'll keep getting paid as usual.

## If you're going overseas to live...

**If you're being paid by Work and Income,** payments are made direct to your New Zealand bank account as usual. If you have an overseas account, payments will be made every 4 weeks (this can be a joint account). Please ask us about this.

Payments usually start from the first pay-day after you leave New Zealand, but if you apply from overseas we can only pay you from the date you make your application.

If we're paying you while you're overseas and you return to New Zealand, we can't back-pay you any extra amount you might have got if you had stayed here.

**If your payments are made by another country** under a Social Security Agreement, you'll be paid according to that country's rules.

## Things you need to know

You must tell us before you go overseas, even if it's for a short time. This will ensure you receive the right amount. If you don't, you could be overpaid which means you'll have a debt to pay back, and you could be fined, or even prosecuted.

There are some other things you need to know because they could affect you.

### Tell us about changes

It is important you keep us up to date on any changes to your circumstances so that we pay you the right amount. Things you need to tell us about include:

- changes in your or your partner's personal details, for example your name, address or bank account
- changes in your living situation – for example if you start living alone or with others
- if you or your partner start or stop working
- if you or your partner go to another country
- if you or your partner start getting a social security-based benefit or pension from any country other than New Zealand.

You need to contact us as soon as possible if any of these changes occur.

## **We check information you give us**

We have the right to check the information you give us (with employers and banks for instance). We also compare records with other Government agencies.

## **Income tax**

You don't pay New Zealand tax on the payments you get from us when you live overseas, but you will probably have to pay tax in the country you move to. For more information please contact the tax department of the country you are going to.

## **Other types of income support**

If you live overseas, we can't pay you family tax credit or any of the other forms of extra help like a Disability Allowance or Accommodation Supplement. But you may be able to get other help from the country you move to. You need to ask about this when you get there.

## **Returning to New Zealand**

If you return to New Zealand for a short time or on holiday for less than 26 weeks, your payments from us don't change (they stay the same as you get overseas). You may also be eligible to receive a temporary Community Services Card to help with any medical expenses while in New Zealand. Please call **0800 621 621** for more information on this. If you intend to return here to live permanently, please contact us as soon as possible to find out how this will affect your payments.

Usually your payments will increase to the full rate from the pay-day after your return.

## **Decisions about payments from other countries**

If you move to another country, any decisions about that country's income support are made by the social security organisation of the country you are living in. If you disagree with a decision they make, you need to contact them, not us. Please note that your rights in other countries may be different than what they are in New Zealand.

## **What you can expect from us**

We will:

- listen and give you the right information
- be prompt, efficient and friendly
- explain what you are entitled to
- ensure your privacy
- put things right
- put you in touch with other people who can help you
- offer you information in your own language where we can
- respond to your feedback, concerns and complaints
- be sensitive to your needs.

If you have any questions,  
you can call us free on  
**0800 559 009**

You have the right to:

- nominate a person to work with us on your behalf
- expect that your information is kept confidential
- make a complaint or ask for a review
- appeal to the Social Security Appeal Authority if you are not happy with the outcome of a review
- see your file in most circumstances
- be treated with courtesy and respect.

In return we ask you to:

- tell us if your situation changes
- let us know straight away if something goes wrong
- provide us with the information we need to help you
- treat our staff with courtesy and respect.

## How to apply

*Going to Australia or the UK*

Contact Centrelink Australia or the United Kingdom Department for Work and Pensions when you get there. You must tell us you're going overseas before you go.

*Going to Canada, Denmark, Greece, Republic of Ireland, Jersey, Guernsey or the Netherlands*

It is best to apply before you leave New Zealand, or you can go to your local office of the overseas social services organisation to complete a New Zealand application. Remember to tell us you're leaving the country before you go.

**If you are applying in New Zealand** please call us free on **0800 559 009** to arrange a meeting with us at least 4-6 weeks before you leave New Zealand.

You (and your partner) will need to bring to that meeting your passport(s), another form of ID each and your travel itinerary or tickets. You'll also need to complete an application to take your payments overseas.

## How to find out more

### General information...

If you want to know more about getting income support overseas, please call us free on one of the following numbers

### General enquiries

0800 559 009

### New Zealand Superannuation

0800 552 002

### International Services

0800 777 227

## Who can I contact overseas?

If you want to know more about getting income support in Australia or the United Kingdom, or about benefits in the other countries we have Social Security Agreements with, please contact the appropriate social services organisation.

### Australia

Centrelink  
International Services  
PO Box 7809  
Canberra BC ACT2610  
AUSTRALIA

📞 *Calling from Australia: 13 1673*  
*Calling from New Zealand: 0800 441 248*  
🌐 [www.centrelink.gov.au](http://www.centrelink.gov.au)

### United Kingdom

The Pension Service  
The International Pension Centre  
Tyneview Park  
Newcastle Upon Tyne  
NE98 1BA  
UNITED KINGDOM

📞 *+44 191 218 7777*  
🌐 [www.thepensionsservice.gov.uk](http://www.thepensionsservice.gov.uk)

### Canada

International Operations  
Income Security Programs  
Human Resources Development Canada  
Ottawa, Ontario  
K1A0L4  
CANADA

📞 *Calling from Canada: 1800 454 8371*  
*Calling from outside Canada: +16 13957 1954*  
🌐 [www.hrdc-drhc.gc.ca](http://www.hrdc-drhc.gc.ca)

### Denmark

Den Sociale Sikringsstyrelse Landemærket 11  
DK1119 København K  
DENMARK

📞 *+45 3395 5000*  
🌐 [www.dss.dk](http://www.dss.dk)

### Greece

Social Security Institute (IKA)  
International Relations Division  
Section of Bilateral Agreements  
Agio Constantinou 8  
GR 102 70  
Athens  
GREECE

🌐 [www.ika.gr](http://www.ika.gr)

**or**

Agricultural Insurance Organisation (OGA)  
Patission 30  
GR 101 41  
Athens  
GREECE

## Republic of Ireland

Pension Services Office  
Department of Social, Community and  
Family Affairs  
College Road  
Sligo  
REPUBLIC OF IRELAND

☎ +353 1 704 3000

🌐 [www.welfare.ie](http://www.welfare.ie)

## Jersey

Jersey Employment and Social Security  
Department  
PO Box 55  
Philip le Feuvre House  
La Motte Street  
St. Helier  
JERSEY  
Channel Islands JE4 8PE

☎ +44 1534 280 000

🌐 [www.ess.gov.je](http://www.ess.gov.je)

## Guernsey

Guernsey Social Security Authority  
Edward T Wheadon House  
Le Truchot  
St. Peter Port  
GUERNSEY  
Channel Islands GY1 3WH

☎ +44 1481 732 500

🌐 [www.gov.gg](http://www.gov.gg)

## The Netherlands

Sociale Verzekeringsbank (SVB)  
Vestiging Nijmegen  
Department AOW/ANW  
Postbus 9032  
6500 JN Nijmegen  
THE NETHERLANDS

☎ +31 24 343 1010

🌐 [www.svb.nl](http://www.svb.nl)



To find out more about how we can help,

- go to **[www.workandincome.govt.nz](http://www.workandincome.govt.nz)**
- call us on **0800 559 009**
- visit your nearest Work and Income service centre.

You can talk with us in one of ten other languages. The phone numbers can be found on our website.

For further information on benefit entitlements outside New Zealand, call International Services free (from within New Zealand) on **0800 777 227**, free (from Australia) on **1800 152 479** or **0064 4 978 1180** (from outside New Zealand and Australia). Please allow for international time differences.

If you are deaf or find it hard to communicate by phone, you can send us a message on our Deaf Link free-fax **0800 621 621**.