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## Introduction

This brochure is for:

- New Zealanders who have lived, live or are going to live in the Netherlands
- Dutch people who have lived, live or are going to live in New Zealand.

### The Social Security Agreement

New Zealand and the Netherlands have a social security agreement. The Agreement covers the following benefits and pensions:



#### New Zealand

New Zealand Superannuation

Veteran's Pension

Invalid's Benefit

Widow's Benefit

Domestic Purposes Benefit for Widowers.



#### The Netherlands

Old Age Benefit

Survivors Benefit

Invalidity Benefit

Sickness Benefit

Unemployment Insurance (in certain circumstances regarding secondments to New Zealand)

Children's Allowances.



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The Agreement means that:

- Some New Zealand benefits and pensions can be paid to New Zealanders going to live in the Netherlands.
- Dutch people who live in New Zealand can use their periods of Netherlands insurance to meet the residential requirements for benefits or pensions in New Zealand.

Note: If you have lived or worked overseas or you have made contributions to an overseas social security scheme, you may be required to apply for an overseas benefit or pension. Work and Income will decide if this is required when you apply for your New Zealand benefit or pension.

If you have lived in the Netherlands or New Zealand for some time, you may qualify for benefits or pensions not covered by the Agreement.

Phrases used

“Ordinarily resident in New Zealand” describes a person who normally lives in New Zealand and intends to continue doing so. As there are a number of factors that prove “ordinarily resident”, Work and Income decides this on a case by case basis.

A partner is your spouse (husband or wife), or a person (of the opposite sex) with whom you have a de facto relationship.

Uitvoering Werknemersverzekeringen (UWV) looks after sickness, invalid, disability and employment insurance schemes.

The Sociale Verzekeringsbank (SVB) looks after Netherlands Old Age pensions, Survivors Benefits and Children’s Allowance schemes. They are the equivalent of Work and Income in New Zealand.

UWV and SVB are collectively referred to as the Netherlands social security agencies in this booklet.

Unemployment Insurance is payable by the Netherlands social security agencies. For more information, contact them. See the back page for contact details.



## Receiving a benefit or pension in the Netherlands

If you live in the Netherlands or intend to, you may qualify for benefits or pensions from both the Netherlands and New Zealand.

### Receiving New Zealand benefits or pensions in the Netherlands

Work and Income uses certain criteria to decide who can receive a New Zealand benefit or pension in the Netherlands, and how much will be paid.

#### Can I receive New Zealand Superannuation or a Veteran's Pension?

You may be able to receive either of these in the Netherlands if:

- you are paid New Zealand Superannuation or a Veteran's Pension or you meet the New Zealand criteria (except being ordinarily resident in New Zealand)
- you have been resident and present in New Zealand for more than 10 years since the age of 20 with five years since the age of 50 (your periods of residence in the Netherlands and/or periods of Netherlands insurance attained after the age of 20 can be used for this but you must have lived in New Zealand continuously for one year since age 20; only periods of Netherlands insurance attained after the age of 50 can be used to meet the residency criteria in New Zealand for after the age of 50)
- you turn 65 on or after 1 November 2003 and have lived in New Zealand continuously for one year since turning 20 or you have lived in New Zealand for at least 10 years if you turned 65 before 1 November 2003
- you are in the Netherlands or New Zealand when you apply
- you intend to live in the Netherlands for more than 26 weeks.

- you are 65 or over.
- you have the necessary service and disability qualifications (for Veteran's Pension).

Note: You can receive either New Zealand Superannuation or a Veteran's Pension, but not both.

#### *The Living Alone Payment*

The Living Alone Payment is not paid to people living in the Netherlands.

#### *Partners*

New Zealand Superannuation and Veteran's Pension paid into the Netherlands do not include payments for partners who do not meet the criteria for either pension eg they are under 65 or do not meet the residency criteria.

#### Can I receive an Invalid's Benefit?

You may be able to receive the Invalid's Benefit in the Netherlands if:

- you are paid an Invalid's Benefit, or you meet the New Zealand criteria (except being ordinarily resident in New Zealand)
- you have been resident and present in New Zealand for more than two years (your periods of residence in the Netherlands and/or periods of Netherlands insurance attained after the age of 20 can be used for this but you must have lived in New Zealand continuously for one year since age 20)
- you are in the Netherlands or New Zealand when you apply
- you intend to live in the Netherlands for more than 26 weeks if you are ordinarily resident in the Netherlands when you apply
- you are permanently and severely restricted in your capacity to work because of sickness, injury or disability or you are blind.



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## Can I receive a Widow's Benefit or Domestic Purposes Benefit for Widowers?

You may be able to receive either of these in the Netherlands if:

- you are paid a Widow's Benefit or Domestic Purposes Benefit for Widowers, or you meet the New Zealand criteria (except being ordinarily resident in New Zealand)
- you have been resident and present in New Zealand for more than two years (your periods of residence in the Netherlands and/or periods of Netherlands insurance attained after the age of 20 can be used to meet this but you must have lived in New Zealand continuously for one year since age 20)
- the periods of time that you and/or your late partner accumulated insurance under Netherlands Social Security laws are treated as time lived in New Zealand. If you both accumulated the same period it will be taken into account once (for the Widow's Benefit).
- you are in the Netherlands or New Zealand when you apply.
- you intend to live in the Netherlands for more than 26 weeks if you are ordinarily resident in the Netherlands when you apply.
- you are the father of one or more dependent children whose mother is deceased (for the Domestic Purposes Benefit for Widowers).

Note: Partners that died in the Netherlands may be treated as if they died in New Zealand.

## Can I receive extra assistance?

New Zealand supplementary benefits and allowances (Disability Allowance, Accommodation Supplement and Family Tax Credit (formerly Family Support)) are not paid to people living outside New Zealand. They will usually stop the day after you leave New Zealand.

If you are living in the Netherlands, you may be able to receive extra help. Talk to the Netherlands social security agencies about this. See the back page for contact details.

## How do I apply for New Zealand benefits or pensions?

You should apply before you leave New Zealand.

### *Applying from New Zealand*

At least four weeks before you are due to leave, call Work and Income to arrange an interview.

At the interview, you (and your partner) will complete an application form that includes details of your periods of residence in New Zealand. This will help Work and Income work out how much you may be paid.

These are the things you need to take to the interview:

- your passport
- another form of identification (driver licence or birth certificate, marriage certificate)
- your travel itinerary or tickets
- your New Zealand or overseas bank account details that you want your payments made to (bank book, bank statement or deposit slip)
- any documentation that shows your intent to reside in the Netherlands eg accommodation agreement
- any other information that you think will be helpful.

You may need to take additional items depending on your situation. You can check this when you call to arrange an interview.

### *When will my payments begin?*

If you are already paid a New Zealand benefit or pension, the new payment usually starts from the first payment date after you leave New Zealand.

If you are not already paid New Zealand Superannuation or Veteran's Pension, payment usually starts from the date of your application or the entitlement date – whichever is later.

If you are not already paid an Invalid's Benefit, Widow's Benefit or Domestic Purposes Benefit for Widowers, there is a stand-down period before your payments begin.

For more information, contact Work and Income. See the back page for contact details.



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**Note: Special Banking Option:** If you receive an overseas benefit or pension and you have taken up the Special Banking Option in New Zealand, this account will be closed when your application for payment in the Netherlands is processed.

This is because the Special Banking Option is only available for clients who reside in New Zealand. You will need to arrange with the overseas agencies to have your payments made to your personal bank account. We suggest you arrange this prior to your departure from New Zealand.

### *Applying from the Netherlands*

To apply for a New Zealand benefit or pension from the Netherlands, you must contact the Netherlands social security agencies.

Payment cannot start before you make your application.

You (and your partner) will need to complete an application form and provide proof of the time you lived in New Zealand. This can include testimonials, work references and letters from neighbours and friends (please provide their contact details).

You will also need:

- proof of your identity (passport, birth certificate, marriage certificate, or driver licence)
- your bank account details so that payments can be made to you (bank book, bank statement or deposit slip).

See the back page for contact details.

### **What if my circumstances change?**

Even if you are not living in New Zealand, you must still tell Work and Income about any changes to your circumstances eg you marry or change address.

### *Life certificates and renewal forms*

Work and Income will send you life certificates if you receive New Zealand Superannuation or a Veteran's Pension, or renewal forms if you receive an Invalid's Benefit, Widow's Benefit or a Domestic Purposes Benefit for Widowers.

Make sure you return your life certificate or renewal form to Work and Income promptly. Payments are suspended if they are not returned within eight weeks and cancelled if they are still not returned after 16 weeks.

### *New Zealand Superannuation or a Veteran's Pension*

A life certificate is issued every 12 months if you receive New Zealand Superannuation or a Veteran's Pension while living in the Netherlands.

In some cases a life certificate is issued every six months eg you use an agent, your payments are made to a New Zealand bank account, or you are over 80.

### *Invalid's Benefit, Widow's Benefit, Domestic Purposes Benefit for Widowers*

If you receive one of these benefits, you will be sent a renewal form every 12 months.

## **Receiving Netherlands benefits or pensions in the Netherlands**

The Netherlands social security agencies decide who can receive Netherlands benefits or pensions and how much will be paid.

You may be able to receive a Netherlands benefit or pension if you have periods of Netherlands insurance. You will need to speak to the Netherlands social security agencies about this.

### **How do I apply for Netherlands benefits and pensions?**

You should apply while in the Netherlands. For more information, contact the Netherlands social security agencies. See the back page for contact details.



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## How much will I be paid?

### New Zealand payments

The rate you are paid for New Zealand benefits or pensions depends on the number of whole months you lived in New Zealand since turning 20.

All New Zealand payments into the Netherlands are paid at a gross rate in New Zealand dollars. The amount you receive will change each month depending on the exchange rate.

#### *New Zealand Superannuation and Veteran's Pension*

The rate paid is based on your date of birth and the number of whole months lived in New Zealand since turning 20.

If you turned 65 before 1 November 2003 you must have at least 10 years New Zealand residence.

If you qualify for New Zealand Superannuation or Veteran's Pension before you leave New Zealand (if this was after 1/4/1990) and you have resided in New Zealand for 10 years since turning 20 (with five years since turning 50), the minimum you can be paid is 50% of the maximum gross rate.

#### *Invalid's Benefit, Widow's Benefit and Domestic Purposes Benefit for Widowers*

- If you lived in New Zealand for 300 months or more since turning 20, you will receive the maximum rate.
- If you have lived in New Zealand for less than 300 months since turning 20, you will receive an amount based on the number of whole months lived in New Zealand since turning 20.

Note: The Invalid's Benefit, Widow's Benefit and Domestic Purposes Benefit for Widowers are all income-tested. This means that the rate you are paid depends on any other income you have.

### Netherlands payments

The Netherlands social security agencies decide how much you will be paid. For more information, contact them. See the back page for contact details.

## How are payments made from New Zealand?

You can choose to have your payments made:

- to a Netherlands bank account every four weeks, or
- to a New Zealand bank account every fortnight.

If you choose to have your payment made to a Netherlands bank account, Work and Income will pay the initial cost of transferring the funds. You must pay for any other costs that your bank charges.

If you choose to have your payment made to a New Zealand bank account, you must pay the cost of any transfers to the Netherlands.

## What tax will I have to pay?

You may have to pay tax on New Zealand payments if you live in the Netherlands. For more information, contact the New Zealand and Netherlands tax authorities.

## What happens to my New Zealand benefit or pension if I leave the Netherlands?

If you move to another country, you may continue to receive your New Zealand benefit or pension depending on which country you move to.

New Zealand has social security agreements with Ireland, the United Kingdom, Jersey and Guernsey, Canada, Denmark, Greece and Australia. You will need to re-apply for your New Zealand payment under the appropriate agreement if you move to any of these countries.

The Agreement between New Zealand and the United Kingdom does not allow for payment of New Zealand benefits and pensions in the United Kingdom. However you may be able to receive a United Kingdom benefit or pension.

If you move from the Netherlands to live in a country which New Zealand does not have a social security agreement with, your New Zealand payments will stop.

A temporary absence of up to 26 weeks from the Netherlands will not affect your payments.

Contact International Services to discuss how moving or visiting another country will affect your payments. See the back page for contact details.

## What happens to my New Zealand benefit or pension if I return to New Zealand?

If you return to New Zealand permanently, you may be paid the full New Zealand rate less any payment that you receive from the Netherlands or another country. You will need to tell Work and Income about your return. See the back page for contact details.

If you return to New Zealand temporarily, your payments will not be affected.



## Receiving a benefit or pension in New Zealand

If you live in New Zealand or intend to, you may qualify for benefits or pensions from both New Zealand and the Netherlands.

If you are paid a New Zealand benefit or pension, you must apply for any Netherlands benefit or pension that you may be able to receive.

The total amount you receive will be similar to the amount you would have been paid if you had spent all your life in New Zealand.

Generally, you must have permanent residence in New Zealand or New Zealand citizenship to be paid a New Zealand benefit or pension.

If you are already receiving a Netherlands benefit or pension, you must tell Work and Income.

## Receiving Netherlands benefits or pensions in New Zealand

The Netherlands social security agencies decide who can receive Netherlands benefits or pensions and how much they will be paid.

If you or your partner has lived in the Netherlands between the ages of 15 and 65, you may be able to receive:

- Old Age Benefit
- Survivors Benefit
- Invalidity Benefit
- Sickness Benefit
- Children's Allowances.

## How do I apply for Netherlands benefits and pensions?

You should apply before you leave the Netherlands.

If you already live in New Zealand, contact Work and Income. See the back page for contact details.

## Receiving New Zealand benefits or pensions in New Zealand

Work and Income uses certain criteria to decide who can receive a benefit or pension in New Zealand and how much will be paid.

## Can I receive New Zealand Superannuation or a Veteran's Pension?

You may receive either of these if you have lived in the Netherlands and:

- you meet the New Zealand criteria for Superannuation or a Veteran's Pension
- you have been resident and present in New Zealand for more than 10 years since the age of



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20 with five years since the age of 50 (your periods of residence in the Netherlands and/or periods of Netherlands insurance after the age of 20 can be used for this. Only periods of Netherlands insurance obtained after the age of 50 can be included to meet the residency requirements in New Zealand for after the age of 50)

- you are ordinarily resident in New Zealand when you apply
- you have been granted permanent residence in New Zealand by Immigration New Zealand, or you have New Zealand citizenship
- you intend to live in New Zealand
- you are 65 or over (for New Zealand Superannuation)
- you have the necessary service and disability qualifications. If you need to use your periods of Netherlands insurance to meet the residential criteria, you will need to be 65 years or over (for Veteran's Pension).

Note: You can receive either New Zealand Superannuation or a Veteran's Pension, but not both.

***For more information about New Zealand Superannuation, refer to Work and Income's brochure: New Zealand Superannuation***

***For more information about Veteran's Pension, refer to Work and Income's brochure: War Pensions***

## *The Living Alone Payment*

If you live alone and you receive New Zealand Superannuation you may be eligible for the Living Alone Payment.

## *Partners*

You may choose to include your partner if they do not meet the criteria for either pension eg they are under 65 or do not meet the residency criteria.

If you choose to include your partner, the married rate of New Zealand Superannuation or Veteran's Pension will be income tested. This means that the rate you are paid will depend on any income you and your partner have.

## **Can I receive an Invalid's Benefit?**

You may be able to receive the Invalid's Benefit if you have lived in the Netherlands and:

- you are already paid an Invalid's Benefit, or meet the criteria below
- you have been resident and present in New Zealand for more than two years (your periods of residence in the Netherlands and/or periods of Netherlands insurance attained after the age of 20 can be used for this)
- you are ordinarily resident in New Zealand when you apply
- you have been granted permanent residence in New Zealand by Immigration New Zealand, or you have New Zealand citizenship
- you are 16 or over
- you are permanently and severely restricted in your capacity to work because of sickness, injury or disability or you are blind.

***For more information about the Invalid's Benefit, refer to Work and Income's booklet: Invalid's Benefit***



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## Can I receive a Widow's Benefit or the Domestic Purposes Benefit for Widowers?

You may be able to receive either of these if you have lived in the Netherlands and:

- you meet the New Zealand criteria for a Widow's Benefit or Domestic Purposes Benefit for Widowers
- you have been resident and present in New Zealand for more than two years (your periods of residence in the Netherlands and/or periods of Netherlands insurance attained after the age of 20 can be used for this)
- the periods of time that you and/or your late partner accumulated insurance under Netherlands Social Security laws are treated as time lived in New Zealand. If you both accumulated a period at the same time, the period will be taken into account once (for the Widow's Benefit)
- you are ordinarily resident in New Zealand when you apply
- you have been granted permanent residence in New Zealand by Immigration New Zealand, or you have New Zealand citizenship
- you are 16 or over (for the Widow's Benefit).
- you are 18 or over, or if you are under 18 and legally married or in a civil union (for the Domestic Purposes Benefit for Widowers)
- you are a man whose partner is deceased (for the Domestic Purposes Benefit for Widowers)
- you are the father of one or more dependent children, one of whom was born in New Zealand or the Netherlands (for the Domestic Purposes Benefit for Widowers)

Note: Partners that died in the Netherlands may be treated as if they died in New Zealand.

***For more information about Widow's Benefit or the Domestic Purposes Benefit for Widowers, refer to Work and Income's booklet: Domestic Purposes and Widow's Benefit***

## Can I receive extra assistance?

There are a number of supplementary benefits available in New Zealand. You may qualify for these depending on your circumstances.

### *Accommodation Supplement*

The Accommodation Supplement helps with paying rent or board, or owning a home. The rate depends on the area you live in and your accommodation costs.

### *Disability Allowance*

If you have a disability you may be able to receive a Disability Allowance to help towards any extra costs such as regular doctor visits, medicines, extra clothes, food or travel.

### *Family Tax Credit (formerly Family Support)*

If you care for dependent children, you may be able to receive Family Tax Credit. This depends on any other income you receive.

***For more information about extra assistance refer to Work and Income's Brochure: Need Extra Help with Costs***

***If you apply for New Zealand Superannuation or Veteran's Pension refer to: Extra Financial Assistance***

## How do I apply for New Zealand benefits and pensions?

You should apply at a Work and Income office. To find out more, call Work and Income. See the back page for contact details.



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## How much will I be paid?

As a general rule, the amount you are paid is about equal to the New Zealand benefit or pension you would be paid if you lived all your life in New Zealand.

Work and Income decides how much you will be paid based on certain criteria. Any benefit or pension similar to a New Zealand benefit or pension from another country including the Netherlands is usually deducted from your New Zealand payment.

Note: Netherlands holiday pay and Netherlands benefits based on voluntary insurance are treated differently.

*How is this done?*

This depends on how you choose to have your Netherlands payments made.

## How are payments made from the Netherlands?

You can choose to have your Netherlands benefit or pension paid by the Direct Payment Method or the Special Banking Option.

### Direct Payment Method

If you choose the Direct Payment Method, your Netherlands benefit or pension is paid directly from the Netherlands to your bank account every month. You may need to pay tax on this.

Your Netherlands benefit or pension is converted each month to New Zealand dollars using the exchange rate provided by the Netherlands Agencies. This amount, less any Netherlands taxes, is directly deducted from your New Zealand benefit or pension.

This means that the payments you receive from the Netherlands and New Zealand will change each month due to fluctuations in exchange rates.

Each month Work and Income will send you a letter explaining how your New Zealand payment rate was worked out. If you don't want to receive these, please let us know.

The total amount you will receive will be the equivalent of your full New Zealand benefit or pension entitlement.

Note: The rate of Invalid's Benefit, Widow's Benefit, Domestic Purposes Benefit for Widowers and New Zealand Superannuation (where a non-qualified partner has been included) depends on any other income you have.

Note: Holiday pay and benefits based on voluntary insurance are not directly deducted and will only affect the income tested benefits detailed above.

## The Special Banking Option

If you choose the Special Banking Option, your Netherlands benefit will be paid into a special bank account that only Work and Income and the bank access.

Work and Income will pay you the full New Zealand benefit or pension weekly or fortnightly. Your payment isn't affected by exchange rates and the tax is already paid for you.

Note: Holiday pay is transferred into your own bank account.

***For more information, refer to Work and Income's booklet: Payment Options for Overseas Pensions***

## What tax will I have to pay?

### When I may have to pay tax

You may have to pay tax on your Netherlands payments in New Zealand if:

- you are paid New Zealand Superannuation or a Veteran's Pension, and
- you are paid your Netherlands payment by the Direct Payment Method.

This is regardless of whether your Netherlands payment is paid to a bank account in the Netherlands or New Zealand.

Make sure you keep copies of all your banking records as these may confirm your gross Netherlands payments, required for tax purposes.

### When I may not have to pay tax

Generally, you do not have to pay tax on your Netherlands payments in New Zealand (excluding holiday pay and benefits based on voluntary insurance) if:

- you are paid a New Zealand benefit or pension other than New Zealand Superannuation or Veteran's Pension, and
- you are paid your Netherlands payment by the Direct Payment Method.

This is because your gross Netherlands payments are directly deducted from your net New Zealand benefit or pension entitlement.

If you have chosen the Special Banking Option the tax is already paid. However, you may need to pay tax on any Netherlands benefit or pension payments you received prior to choosing the Special Banking Option. You may also need to pay tax on your holiday pay.

We recommend you discuss your tax liabilities with Inland Revenue (New Zealand).

### Claiming a rebate

If your Netherlands payment has had tax deducted in the Netherlands, you may be able to claim a rebate from Inland Revenue (New Zealand). Please talk to them to find out more.

### What happens to my New Zealand benefit or pension if I leave New Zealand?

If you leave New Zealand temporarily, you must advise Work and Income. You may continue to receive your benefit or pension or it may be suspended or cancelled, depending on the length of time you are away.

If you move to another country, you may continue to receive your New Zealand benefit or pension depending on which country you move to.

Advise Work and Income of your plans so there's less chance that you will be overpaid and required to make repayments later.

### What happens to my New Zealand benefit or pension if I return to the Netherlands?

If you return to the Netherlands temporarily, you must advise Work and Income before you leave New Zealand. Your benefit or pension may be suspended or cancelled, depending on the length of time you are away.

If you move back to the Netherlands, your benefit or pension may be suspended or cancelled, depending on the length of time you are away. In certain cases, you can take your New Zealand payment with you, but the rate may change.

Advise Work and Income of your plans so there's less chance that you will be overpaid and required to make repayments later.

For more information about how leaving New Zealand may affect your payment, refer to Work and Income's brochures:

***If you are paid a benefit, refer to:  
Are You Going Overseas?***

***If you are paid New Zealand  
Superannuation or Veteran's  
Pension, refer to:  
Retired and Going Overseas***

## ? Frequently Asked Questions

**Q** If my partner is under 65 and is included in my New Zealand Superannuation or Veteran's Pension and we move to the Netherlands, is my rate affected?

**A** Yes. New Zealand Superannuation and Veteran's Pension payments into the Netherlands do not include payments for partners under 65.

**Q** Will I continue to receive extra assistance or the Living Alone Payment from New Zealand (in addition to my benefit or pension) if I move to the Netherlands?

**A** No. Extra assistance (Accommodation Supplement, Disability Allowance and Family Tax Credit (formerly Family Support)) and the Living Alone Payment are only paid to people living in New Zealand.

**Q** Who decides how much I will be paid?

**A** The Netherlands social security agencies decide who can receive a Netherlands benefit or pension and how much will be paid. Work and Income in New Zealand decides who can receive a New Zealand benefit or pension and how much will be paid.

**Q** What happens to the information I provide Work and Income?

**A** Any application forms you complete for New Zealand benefits or pensions may be compared with information held by the Netherlands social security agencies or Work and Income. Work and Income checks your identity and residency status.

Work and Income may compare information with Inland Revenue, the Ministry of Justice, the Department of Corrections, the New Zealand Customs Service, the Department of Internal Affairs, the Accident Compensation Corporation, Housing New Zealand Corporation and Immigration New Zealand. Work and Income may pass this information on to the Netherlands social security agencies as well.

In certain circumstances, Work and Income may approach other governments from whom you may be able to receive a similar benefit or pension.

Under the New Zealand Privacy Act 1993, you have the right to request all information we hold about you and corrections to that information.

**Q** What happens if I'm in New Zealand and my Netherlands benefit or pension is higher than my New Zealand benefit or pension?

**A** If your Netherlands payment is paid by Direct Payment Method you will be paid your full Netherlands payment but not a New Zealand benefit or pension.

If your partner is paid a New Zealand benefit or pension, any excess from your Netherlands payment will be deducted from their New Zealand benefit or pension.

If you are on the Special Banking Option, please talk to us about your options.

**Q** I'm leaving New Zealand to live in the Netherlands, but would like to travel first. How is my benefit or pension affected?

**A** If you intend to live in the Netherlands for over 26 weeks you may take up to 26 weeks from leaving New Zealand to reside there eg you take a three month holiday in the United Kingdom first. In this instance, you would be considered ordinarily resident in the Netherlands for benefit and pension purposes.

If you don't arrive in Netherlands within 26 weeks, your payments will stop and you may have to pay back all New Zealand payments made from the time you left New Zealand.

**Q** Can I receive back-dated payments for New Zealand benefits or pensions?

**A** No. If you qualify for New Zealand Superannuation or a Veteran's Pension, you will be paid from the date that Work and Income receive your application or the entitlement date – whichever is later.

If you qualify for an Invalid's Benefit, Widow's Benefit, Domestic Purposes Benefit for Widowers or Sickness Benefit, there is a stand-down period. Payment begins after that period.

**Q** What happens if I have an overpayment in the Netherlands or in New Zealand?

**A** The Agreement allows the recovery of overpayments by one country on behalf of the other country.



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## Contacts



### Contacting the Netherlands



### Contacting New Zealand

#### **Sociale Verzekeringsbank (SVB)**

Vestiging Nijmegen  
Department AOW/ANW  
Postbus 9032  
6500 JN Nijmegen  
THE NETHERLANDS

**Tel** 0031 24 343 1010  
**Fax** 0031 24 343 1009  
**Web** [www.svb.nl](http://www.svb.nl)

#### **Uitvoering Werknemersverzekeringen (UWV)**

Afdeling AG buitenland  
Postbus 8071  
1005 AB Amsterdam  
THE NETHERLANDS

**Tel** 0031 11 375 0350  
**Web** [www.uwv.nl](http://www.uwv.nl)

When you write to the Netherlands agencies  
you should include:

- your full name
- full address
- date of birth
- a list of all the countries you have lived in
- your Netherlands reference number.

#### **International Services**

Ministry of Social Development  
PO Box 27-178  
Wellington 6140  
NEW ZEALAND

#### *Calling from New Zealand*

**Tel** For general benefit enquiries or to  
arrange a meeting 0800 559 009

**Tel** For specific enquiries about the  
agreement 0800 777 227

#### *Calling from overseas*

**Tel** 0064 4 978 1180

**Fax** 0064 4 918 0159

**Email** [international.services@msd.govt.nz](mailto:international.services@msd.govt.nz)

#### **Web**

[www.workandincome.govt.nz/individuals/](http://www.workandincome.govt.nz/individuals/)