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Departures and
Arrivals for
Pacific Countries

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Introduction

This brochure is for:

People who are entitled to either New Zealand Superannuation or Veteran's Pension and intend to live in a Pacific country for more than 52 weeks.

The Special Portability Arrangement



New Zealand has a special portability arrangement which covers:

American Samoa, Cook Islands, Federated States of Micronesia, Fiji, French Polynesia, Guam, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn Island, Samoa, Solomon Islands, Tokelau, Tonga, Tuvalu, Vanuatu, Wallis and Futuna.

The Arrangement means that people who already qualify for New Zealand Superannuation or Veteran's Pension can continue to receive it if they reside for more than 52 weeks in any of the above countries.

No other New Zealand benefits or pensions are paid under this arrangement.



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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.



Receiving New Zealand Superannuation or Veteran's Pension in a Pacific Country

Work and Income uses certain criteria to decide who can receive New Zealand Superannuation or Veteran's Pension and how much will be paid.

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

You may be able to receive either of these pensions in a listed Pacific country if:

- you are paid New Zealand Superannuation or Veteran's Pension or you will be entitled to receive either pension before you leave New Zealand
- you are resident and present in New Zealand when you apply
- you intend to live in one of the listed Pacific countries for more than 52 weeks
- you will be resident in one of the listed Pacific countries when the payments are made
- you are 65 or over (for New Zealand Superannuation)

- 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 Pacific countries.

Partners

New Zealand Superannuation and Veteran's Pension paid into Pacific countries does 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 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.

How can I apply for New Zealand pensions?

You must apply for New Zealand Superannuation or Veteran's Pension before you leave New Zealand.

You should call Work and Income to arrange an interview at least four weeks before you are due to leave New Zealand. 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 should 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



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- your New Zealand or overseas bank account details so that payments can be made to you (bank book, bank statement or deposit slip)
- any other information you think will be helpful.

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

When do my payments begin?

If you are already paid New Zealand Superannuation or a Veteran's Pension, the new payment usually starts from the first payday after you leave New Zealand.

If you are not already paid a pension, payment usually starts from the date of your application or the entitlement date – whichever is later.

What if my circumstances change?

Although you are no longer living in New Zealand, you are still obliged to tell Work and Income about any changes to your circumstances that may affect your payments of New Zealand Superannuation or Veteran's Pension eg you marry or change address.

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

Life certificates

A life certificate is issued every 12 months if you receive New Zealand Superannuation while living in the Pacific country. 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.

Make sure you return the life certificate to Work and Income promptly. Payments are suspended if certificates are not returned within eight weeks and cancelled if the certificate is still not returned after 16 weeks.

How much will I be paid?

The rate you are paid for New Zealand Superannuation or a Veteran's Pension is based on the number of years lived in New Zealand since turning 20 and whether you are single or not.

- if you have lived in New Zealand for 20 years or more since turning 20, you will receive the maximum gross rate of New Zealand Superannuation or Veteran's Pension
- if you have lived in New Zealand for less than 20 years but for 10 or more years since turning 20, you will receive between 50 and 100% of the maximum gross rate based on the number of years you have lived in New Zealand since turning 20
- if you have lived in New Zealand for 10 years, you will receive half the maximum gross rate for New Zealand Superannuation or Veteran's Pension.

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

If you are paid a benefit or pension from any country other than New Zealand, this amount will be deducted from the maximum gross rate of your New Zealand payment. It will be deducted before assessing how much you are able to be paid in the Pacific country. This depends on the number of years you spent living in New Zealand.

How are payments made from New Zealand?

You can choose to have your payments made:

- to a Pacific country bank account every four weeks or
- to a New Zealand bank account every fortnight.

If you choose to have your payment made to a Pacific country bank account, Work and Income will pay the initial cost of transferring the funds to that country. 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 will need to pay any transfer costs to the Pacific country that you choose to live in.



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What tax will I have to pay?

You may have to pay tax on New Zealand payments into the Pacific country you choose to live in. For information contact the country's tax authorities.

What happens to my New Zealand pension if I leave the Pacific country?

If you wish to move to another country, you may continue to receive your New Zealand pension.

Temporary absences may affect your payments.

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 on how leaving may affect your payment, contact Work and Income. See back page for contact details.

What happens to my New Zealand pension if I return to New Zealand?

If you return to New Zealand temporarily, you will continue to receive the same rate you are paid while in the Pacific country.

If you return to live in New Zealand permanently, you may be entitled to the full New Zealand rate.

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 on how leaving may affect your payment, contact Work and Income. See back page for contact details.



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Frequently Asked Questions

Q Can I apply for New Zealand Superannuation or a Veteran's Pension from a Pacific country?

A No. You must be resident and present in New Zealand when you apply and:

- already paid New Zealand Superannuation or Veteran's Pension, or
- entitled to receive New Zealand Superannuation or Veteran's Pension before you leave New Zealand.

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

A Yes. New Zealand pension payments into Pacific countries 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 a Pacific country?

A No. Extra assistance (Accommodation Supplement, Disability Allowance, 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 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 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.

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 Can I receive backdated payments for New Zealand Superannuation or Veteran's Pension?

A No. If you are already paid a New Zealand pension the new payment will usually start from the first payment date.



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Contacts



Contacting New Zealand

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 Arrangement

0800 777 227

Calling from overseas

Tel 0064 4 978 1180

Fax 0064 4 918 0159

Email international.services@msd.govt.nz

Web
www.workandincome.govt.nz/individuals