

# Retired and Going Overseas

A guide to receiving  
New Zealand Superannuation  
or the Veteran's Pension  
overseas



**Work and Income**  
Te Hiraŋga Tangata

*A service of the Ministry of Social Development*

# Contents

<b>A guide to receiving New Zealand Superannuation or the Veteran's Pension overseas</b> .....	<b>3</b>
How to apply for payment.....	3
How you'll be paid.....	4
<b>Travelling around overseas</b> .....	<b>5</b>
If you're planning to be away for 26 weeks or less.....	5
If you're planning to be away for more than 26 weeks.....	6
<b>Going to live overseas</b> .....	<b>8</b>
For more than 26 weeks.....	8
Voluntary and unpaid humanitarian work.....	8
Living in a country we have a Social Security Agreement with.....	8
Going to live in Australia.....	9
Going to live in the United Kingdom.....	12
Going to live in Canada, Ireland or Denmark.....	13
Going to live in Greece, Jersey or Guernsey.....	13
Going to live in the Netherlands.....	13
Pacific countries.....	14
Going to live anywhere else in the world.....	16
<b>Other things you need to know</b> .....	<b>18</b>
Veterans and surviving spouses of Veterans.....	18
Extra help.....	18
Privacy laws when living overseas.....	18
If you have a partner.....	19
If you receive an overseas pension.....	19
Income tax.....	20
Community Services and SuperGold Cards.....	20
Tell us about changes.....	21
Returning to New Zealand.....	22
What you can expect from us.....	22
<b>Where you can go for more information</b> .....	<b>24</b>

The information in this brochure is intended to provide general information only. Before relying on any information in the brochure, you should check its relevance for your purposes by contacting us.

# A guide to receiving New Zealand Superannuation or the Veteran's Pension overseas

If you receive New Zealand Superannuation or the Veteran's Pension, you can go anywhere in the world and you may still be able to get your payments. What you'll get depends on where you go to and how long you've lived in New Zealand.

## How to apply for payment

If you're already receiving New Zealand Superannuation or Veteran's Pension you need to apply to receive your payments overseas **before** you leave New Zealand (except if you're going to live in Australia). This will ensure continuity of your payments.

The amount you'll receive may depend on the country you're going to and how long you've lived in New Zealand.

If you live in New Zealand and are planning on living or travelling overseas, you'll need to arrange a meeting with us at least 4-6 weeks before you leave. To do this, call us free on our New Zealand Superannuation line **0800 552 002**.

You (and your partner) will need to bring your passport (including expired passports), another form of identification (eg birth certificate, drivers licence) and your travel itinerary or tickets. You'll need these to help complete an application form for payment overseas.

When applying for New Zealand payment from a country we have a Social Security Agreement with, contact the office of the overseas social security agency (see page 24 for contact details) for a New Zealand application form. Please apply as soon as possible as payments may not be back-dated. If you've moved to Australia to live, please check the specific rules for applying from that country.

Unless you're going to a country which we have a Social Security Agreement with, you can't keep getting your New Zealand payments if you leave New Zealand temporarily (for 26 weeks or less), then change your mind and choose to live there.

### **How you'll be paid**

If you're going away for more than 26 weeks and are entitled to receive payments while you're living or travelling overseas, you have choices about how you're paid. Payments can be made direct to your New Zealand bank account every 2 weeks or to your overseas bank account every 4 weeks.

Payments usually start from the first pay-day after you leave New Zealand if you applied before you left. If you're travelling or living in a non-Agreement country, you **must** apply before you leave New Zealand.

Please note that once you're living or travelling overseas, it can take around 6 weeks to change your payments to your overseas bank account.

Don't close your old bank account until you receive your first payment into your overseas account.

## **Travelling around overseas**

### **If you're planning to be away for 26 weeks or less**

You can receive your New Zealand Superannuation or Veteran's Pension for the first 26 weeks you're overseas provided that:

- you return to New Zealand within 30 weeks *and*
- New Zealand is where you usually live.

If you receive extra financial help such as the Accommodation Supplement or Disability Allowance, you may be able to continue to receive this for 4 weeks after you leave New Zealand. You need to talk with us about this before you go.

### ***Unexpected delays***

If you've left New Zealand for a holiday of 26 weeks or less, but you're not able to return to New Zealand because of circumstances that were unexpected and beyond your control, then contact us immediately as we may be able to help you. You'll be asked to provide proof of the circumstances which have delayed or prevented your return.

If we don't hear from you within 30 weeks of leaving New Zealand you may need to pay back the money we paid you since you left.

## **If you're planning to be away for more than 26 weeks**

If you are planning to travel for more than 26 weeks through one or more countries and have no intention of living in any of the countries you're visiting, you may be able to receive up to 100% of your New Zealand Superannuation or Veteran's Pension payments while you're away.

You'll need to:

- qualify for the New Zealand Superannuation or the Veteran's Pension in your own right and not be 'included' in your partner's payments
- be ordinarily resident in New Zealand when you apply
- intend to travel overseas for more than 26 weeks
- complete an application for payment which states the country or countries in which you intend to travel.

Please keep our Senior Services team well informed of any changes to your travel plans so we can make sure we are paying you the correct amount.

Your payment will be based on the number of months you've lived in New Zealand between the ages of 20 and 65. If you've lived in New Zealand continuously between the ages of 20 and 65 you'll receive 100% of your New Zealand Superannuation or Veteran's Pension. If you've lived in New Zealand for less

than 45 years between the ages of 20 and 65 you'll be paid a proportionate amount.

To ensure we pay you the correct amount, we will send you a form every 6 months that you must complete and return to us within 4 weeks. You still need to let us know every time any of your circumstances change so that we can make sure we are paying you the correct amount.

In certain circumstances periods you have been outside of New Zealand may be counted as periods you have lived in New Zealand. Absences overseas for the following reasons may be treated as periods you have lived in New Zealand:

- if you (or your partner) were doing missionary work on behalf of a religious body
- for special medical or surgical treatment
- vocational training
- mariner working on New Zealand registered or owned ships
- member of a New Zealand or Commonwealth defence force serving overseas
- if you (or your partner) were working overseas and paying New Zealand income tax on earnings
- as a volunteer appointed by Volunteer Services Abroad Incorporated.

# Going to live overseas

## For more than 26 weeks

You may be able to receive New Zealand Superannuation or the Veteran's Pension while you're living overseas but you need to talk to our Senior Services team about this before you go.

## Voluntary and unpaid humanitarian work

If you go overseas temporarily to do full-time voluntary and unpaid humanitarian work, you may be able to get your New Zealand Superannuation or Veteran's Pension payments for up to 3 years. You need to check with us before you go.

## Living in a country we have a Social Security Agreement with

New Zealand has **Social Security Agreements** with a number of countries. Each agreement enables New Zealanders to get certain benefits or pensions when moving to these countries and allows for similar payments to people who move to New Zealand from these countries:

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

You can usually apply for payment in New Zealand or from the overseas country, but you must intend to be away from New Zealand for more than 26 weeks.

If you apply from overseas we can usually only pay you from the date you make your application.

If you receive payments while living in a Social Security Agreement country and want to travel out of that country, whether you continue to get paid will depend on the individual Social Security Agreement we have with the country you live in.

### **Going to live in Australia**

You can continue to get your New Zealand Superannuation or Veteran's Pension payments for up to 26 weeks (inclusive) after you leave New Zealand.

If you plan to live in Australia for more than 26 weeks and want your New Zealand Superannuation or Veteran's Pension payments to continue, you must first apply at Centrelink, Australia for an Australian Age Pension. You need to do this within 26 weeks (inclusive) of arriving in Australia (if you're 65 or over). Centrelink will provide you with a New Zealand application form.

The date you applied for Australian Age Pension will be used as the date of application for New Zealand Superannuation (paid in Australia). Please note that your partner will be excluded from your payments from the same date. If you don't apply within 26 weeks (inclusive), you may not qualify for payment of New Zealand Superannuation or Veteran's Pension from the date you leave New Zealand.

**Note:** If your intention is to travel around Australia for more than 26 weeks and then return to New Zealand or travel to another country, please see the “Travelling around overseas” section (pg 5).

### *Getting payments in Australia*

To get an Australian Age Pension, you must be an Australian resident. In general, this means that you must have been in Australia for more than 26 weeks or intend to stay there for more than 12 months. How much you get will also depend on your income and assets.

If Centrelink grant you an Australian Age Pension, they will send you a New Zealand Superannuation application form to complete so our Senior Services team can work out how much you’ll be paid while you’re living in Australia.

### *How much you will be paid*

The amount you’ll be paid is based on your living arrangements and the amount of time you spent in New Zealand between the ages of 20 and 65. Depending on your Australian residency status, the time you’ve spent in other countries may also count. If we have to change your New Zealand Superannuation or the Veteran’s Pension payment rate, this will happen from the date you apply for the Australian Age Pension. To continue getting the Veteran’s Pension you must be aged 65 years or over when you apply from Australia.

Because the amount we pay you in Australia may be less than what you were getting in New Zealand, you may have an overpayment from the date we change your rate.

The total amount you get from both countries is the same as if you had lived in Australia all your working life. Australian Age Pensions are income and asset tested. This means that if the rate of Australian Age Pension is nil because of your income and assets, then you're unable to get New Zealand Superannuation or the Veteran's Pension in Australia. If the amount of New Zealand Superannuation or Veteran's Pension you're entitled to is less than the amount of Australian Age Pension you're entitled to, you'll be paid the difference by Australia.

If you're going to live in Australia for between 27 weeks and 52 weeks, you may not qualify for New Zealand payments under the Agreement.

Please phone our Senior Services team on **0800 777 227** to talk about this before you go.

### *If you are thinking of leaving Australia*

Remember, you can only apply for New Zealand Superannuation or Veteran's Pension from outside of New Zealand if you're living in one of the countries New Zealand has a Social Security Agreement with. You may not be able to get any more payments if you leave Australia for another country, so talk to us first.

## Going to live in the United Kingdom

You can't get New Zealand Superannuation or Veteran's Pension payments if you live in the United Kingdom, but you may be able to get a United Kingdom State Pension. You'll need to apply for this in the United Kingdom.

When you live in the United Kingdom, you're paid by The Pension Service, so if you have any queries about payments, please contact them (see page 27 for contact details).

**Note:** If your intention is to travel around the United Kingdom for more than 26 weeks and then return to New Zealand or travel to a third country, please see the "Travelling around overseas" section (pg 5).

If you're living in the United Kingdom and getting a United Kingdom pension or partial pension under the Social Security Agreement, you can't continue to receive your payments when you leave. Nor can you apply for New Zealand Superannuation or Veteran's Pension (if you're already living in the United Kingdom) if you're travelling around the United Kingdom or going to live in another country. **Exception:** if you move from the United Kingdom to live in another country which New Zealand has a Social Security Agreement with, you can apply for your payments to be paid under the Social Security Agreement with that country.

**Note:** From 2010, the UK State Pension age for women will increase gradually from 60 to 65 years over a period of 10 years. Men can get the UK State Pension from 65 years of age.

### **Going to live in Canada, Ireland or Denmark**

You may be able to get up to 100% of the full New Zealand Superannuation or Veteran's Pension. The amount you'll get is based on the number of months you've lived in New Zealand since the age of 20 up to a maximum of 45 years. You must have lived in New Zealand for at least one continuous year since the age of 20 in order to get any payment.

### **Going to live in Greece, Jersey or Guernsey**

You may be able to get up to 100% of the full New Zealand Superannuation or Veteran's Pension. The amount you'll get is based on the number of years you've lived in New Zealand since the age of 20 up to a maximum of 40 years.

You must have lived in New Zealand for at least one year since the age of 20 in order to get any payment. If you're going to live in Greece the year of residence must be continuous.

### **Going to live in the Netherlands**

You may be able to get up to 100% of the full New Zealand Superannuation or Veteran's Pension. The amount you'll get is based on the number of years you've lived in New Zealand since the age of 20 up to a maximum of 45 years. You must have lived in New Zealand for at least one year since the age of 20 in order to get any payment. If you were 65 years of age or older on 1 November 2003 the way your payment is calculated differs.

Please phone our Senior Services team on **0800 777 227** for more information.

### **Pacific countries**

If you're already getting New Zealand Superannuation or the Veteran's Pension you can get payments if you move to one of 22 countries which include:

- Cook Islands
- Samoa
- Fiji
- Tokelau
- Niue
- Tonga.

If you're thinking about living in a Pacific country, you may still be able to take up to 100% of your New Zealand Superannuation or Veteran's Pension with you.

Before you leave New Zealand it is important that you discuss your plans to travel or live in the Pacific with our Senior Services team so that we pay you the right amount.

To take your New Zealand Superannuation or Veteran's Pension to the Pacific countries covered by the arrangement you must:

- qualify for New Zealand Superannuation or the Veteran's Pension in your own right
- be resident and present in New Zealand when you apply
- be going to live in the specific country for more than 52 weeks
- apply for any overseas pension you may be entitled to.

The following guide shows what you could get from New Zealand while living in any of the 22 Pacific countries covered by the Arrangement...

### *How much you'll be paid*

If you've lived in New Zealand...	You'll get...
for 20 complete years or more since age 20	the full basic rate
for between 10 and 20 complete years since age 20	5% of the basic rate for each year you have lived here since age 20
for 10 complete years since age 20	half (50%) of the basic rate

If you've previously lived in the country you choose to live in again, you may be able to get a pension from that country. You'll need to check this out when you arrive.

Any social security pension paid from a country other than New Zealand will be deducted from your New Zealand Superannuation or Veteran's Pension.

**Note:** If you don't have a partner, you can't get the Living Alone rate of New Zealand Superannuation or Veteran's Pension if you go overseas for longer than 30 weeks. Instead you'll be paid the 'single sharing rate'.

## **Going to live anywhere else in the world...**

You can apply to take up to 100% of the basic rate of New Zealand Superannuation or the Veteran's Pension anywhere in the world if you're going to live for more than 26 weeks in a country New Zealand does not have a Social Security Agreement with and which is not one of the 22 Pacific countries covered by the arrangement described on page 14.

To do this you'll need to:

- qualify for the New Zealand Superannuation or the Veteran's Pension in your own right
- be a New Zealand resident and living here when you apply
- be planning to live in another country or countries for more than 26 weeks
- complete an application for payment which states the country or countries in which you intend to live.

Your payment will be based on the number of months you've lived in New Zealand between the ages of 20 and 65. If you've lived in New Zealand continuously between the ages of 20 and 65 you'll receive 100% of your New Zealand Superannuation or Veteran's Pension entitlement. If you've lived in New Zealand for less than 45 years between the ages of 20 and 65 you'll be paid a proportionate amount.

In certain circumstances periods you have been outside of New Zealand may be counted as periods you have lived in New Zealand. Absences overseas for the following reasons may be treated as periods you have lived in New Zealand:

- if you (or your partner) were doing missionary work on behalf of a religious body
- for special medical or surgical treatment
- vocational training
- mariner working on New Zealand registered or owned ships
- member of a New Zealand or Commonwealth defence force serving overseas
- if you (or your partner) were working overseas and paying New Zealand income tax on earnings
- as a volunteer appointed by Volunteer Services Abroad Incorporated.

**Note:** If you don't have a partner, you can't get the Living Alone rate of New Zealand Superannuation or Veteran's Pension overseas. Instead you'll be paid the single sharing rate.

## **Other things you need to know**

### **Veterans and surviving spouses of Veterans**

If you're a veteran or the spouse or partner of a deceased veteran you may be eligible for a War Disablement Pension or a Surviving Spouse Pension. For more information about these pensions please contact Veterans' Affairs New Zealand (VANZ) on **0800 4 VETERAN (0800 4 838 372)**.

### **Extra help**

If you live overseas, we are unable to pay extra help such as the Disability Allowance, family tax credit or the Accommodation Supplement. But you may be able to get extra help from the country you move to. You need to ask the appropriate Social Security agency about this when you get there.

### **Privacy laws when living overseas**

The same New Zealand privacy laws apply to you if you get a New Zealand benefit or pension overseas. This means that unless you've nominated an agent, you are the only person who can access your information from us.

Any application forms you complete for New Zealand benefits or pensions through a Social Security Agreement may be compared with information held by the agreement country in order to check your eligibility.

Some other New Zealand government agencies may also compare information about you, for example, Inland Revenue or the New Zealand Customs Service.

### **If you have a partner**

They can only get New Zealand Superannuation or the Veteran's Pension payments overseas if they qualify in their own right. This means they can't be 'included' in your payments if they don't meet all the qualifying criteria to receive payment in their own right. If you're going to a country we have a Social Security Agreement with, your partner can apply for payment under that Social Security Agreement once they have reached the appropriate qualifying age.

### **If you receive an overseas pension**

The amount of New Zealand Superannuation or Veteran's Pension you receive from us depends on the country you're going to. If you qualify for an overseas social security based pension and you:

- are going to live in a country which New Zealand has a Social Security Agreement with, there are specific rules – please talk with us first
- are moving to a Pacific country, we'll deduct your overseas pension from the full basic New Zealand Superannuation or Veteran's Pension rate you get first and then assess how much you're entitled to

- are going to any other country to live or you intend to travel through one or more countries, any overseas pension you receive will generally not be taken into account. This is because your payments are calculated according to the amount of time you've lived in New Zealand.

### **Income tax**

If you live overseas you probably won't have to pay New Zealand tax on the payments you receive from us. For more information on your tax liability in the country you're going to, please contact their tax department.

If you are travelling overseas (for more than 26 weeks) and not living in an overseas country, you'll have to pay New Zealand tax on the payments you receive from us. You'll need to contact New Zealand Inland Revenue to arrange payment of this tax.

If you are residing or travelling (for more than 26 weeks) overseas, we will send you a tax certificate every April. This will show what you've been paid while you've been overseas during the previous financial year.

### **Community Services and SuperGold Cards**

If you live overseas but are going to be temporarily in New Zealand you may be eligible to receive a temporary Community Services Card to help with any medical expenses while in New Zealand.

You may also be entitled to receive a temporary SuperGold Card which is a discounts and concessions card, if you're temporarily in New Zealand.

Please call **0800 621 621** for more information on a Community Services Card or **0800 25 45 65** for more information on a SuperGold Card.

### **Tell us about changes**

You need to tell us straight away about any changes that could affect your payments.

These include:

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

It is also very important that you arrange for the person handling your estate to contact us straight away if you die.

## **Returning to New Zealand**

If you return to New Zealand temporarily or on holiday, your payments from us usually stay the same as you get overseas.

If you intend to return to New Zealand to live, please contact the Senior Services team as soon as possible to find out how your payments will change.

If you've applied to be paid while you're travelling or living overseas, and you return to New Zealand within 30 weeks, we are unable to increase the payments you received while you were away because of your early return.

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

### **We will**

- listen and give you the right information
- be prompt, efficient and friendly
- explain what you're 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.

## **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're 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.

## **Sometimes we may have to check information**

As part of our processes, we can check the information you give us. We can also compare records with other Government agencies.

## Where you can go for more information

General enquiries call **0800 777 227**

To apply call **0800 552 002**

For more information visit

**[www.seniors.msd.govt.nz](http://www.seniors.msd.govt.nz)**

or any Work and Income Service Centre.

### *If you are overseas*

You can contact Senior Services at:

#### **Senior Services**

PO Box 27178

Wellington 6140

New Zealand

 +64 4 978 1180

 +64 4 918 0159

 Freephone from Australia 1800 150 479

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

 [www.seniors.msd.govt.nz](http://www.seniors.msd.govt.nz)

### *If you receive a war pension from*

*New Zealand, Canada, Australia or the UK*

Please call our Veterans Pension Team free on **0800 650 656** or contact:

#### **Overseas Veterans**

PO Box 5515

Wellington

New Zealand

 [veteranspension@msd.govt.nz](mailto:veteranspension@msd.govt.nz)

 Free fax 0800 999 996

### *Overseas contact details*

If you want to know more about getting benefits or pensions in the countries we have a Social Security Agreement with, please contact the appropriate social security agency.

## **Australia**

Centrelink  
International Services  
GPO Box 273C  
Hobart 7001  
Australia

-  Calling from Australia 13 1673
-  Calling from New Zealand 0800 441 248
-  +61 3 6222 2799
-  [international.services@centrelink.gov.au](mailto:international.services@centrelink.gov.au)
-  [www.centrelink.gov.au](http://www.centrelink.gov.au)

## **Canada**

International Operations  
Income Security Programs  
Human Resources and Social Development  
Canada  
Ottawa, Ontario K1A 0L4  
Canada

-  Calling from Canada 1800 277 9914
-  Calling from New Zealand +1 613 957 1954  
(collect calls are accepted)
-  +1 613 952 8901
-  [www.hrhc-drhc.gc.ca](http://www.hrhc-drhc.gc.ca)

## **Denmark**

Den Sociale Sikringsstyrelse  
Landemærket 11  
DK1119 København K  
Denmark

-  +45 33 95 50 00
-  +45 33 91 56 54
-  [sist@sist.dk](mailto:sist@sist.dk)
-  [www.dss.dk](http://www.dss.dk)

## **Greece**

Social Security Institute (IKA)  
International Relations Division  
Section of Bilateral Agreements  
Agio Constantinou 8

GR 102 41

Athens, Greece

 [www.ika.gr](http://www.ika.gr)

*or*

Agricultural Insurance Organisation (OGA)

Patission 30

GR 101 41

Athens, Greece

## **Guernsey**

Social Security Department

Edward T Wheadon House

Le Truchot

St. Peter Port

Guernsey

Channel Islands GY1 3WH

 +44 1481 732 500

 +44 1481 732 501

 [enquiry@ssd.gov.gg](mailto:enquiry@ssd.gov.gg)

 [www.gov.gg](http://www.gov.gg)

## **Jersey**

Employment and Social Security Department

PO Box 55

St. Helier

Jersey

JE4 8PE

 +44 1534 445 505

 +44 1534 445 525

 [socialsecurity@gov.je](mailto:socialsecurity@gov.je)

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

## Republic of Ireland

Department of Social, Community and  
Family Affairs

Ballinalee Road, Longford

Republic of Ireland

☎ +353 1 704 3000

🌐 www.welfare.ie

## The Netherlands

Sociale Verzekeringsbank (SVB)

Vestiging Nijmegen

Department AOW/ANW

Postbus 9032

6500 JN Nijmegen

The Netherlands

☎ +31 24 343 1010

☎ +31 24 343 1009

🌐 www.svb.nl

## United Kingdom

The Pension Service

The International Pension Centre

Tyneview Park

Newcastle Upon Tyne

NE98 1BA

United Kingdom

☎ +44 191 218 7777

☎ +44 191 218 7021

@ internationalqueries@thepensionservice.gsi.gov.uk

🌐 www.thepensionservice.gov.uk



**If you have any questions**, you can call us free on **0800 777 227**.

We're here to take your call from 8am to 5pm (New Zealand time) Monday to Friday, and we look forward to hearing from you.

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

For more information visit:  
**[www.seniors.msd.govt.nz](http://www.seniors.msd.govt.nz)**