



# Social Security Agreement between Australia and the Republic of India

## Australia's social security system

Australia's social security system is different from that in most other developed countries. Each person's pension is paid by the Australian Government out of general funds, rather than through contributions paid by individuals and employers into a social insurance fund. For this reason, Australian pensions are income and asset tested.

The Department of Human Services delivers Australian social security payments to individuals.

You will have to tell us about all of your—and in some instances—your partner's<sup>1</sup> income and assets if you want to claim an Australian pension.

## How does the agreement help you?

The agreement may let you claim a payment from either country or continue to receive your payment if you move between countries. If necessary, the agreement may allow you to combine specific periods of residence in Australia<sup>2</sup> and specific periods of insurance in India, to help you qualify for payments from both countries.

## Who can get an Australian payment?

### Age Pension

If you are over the qualifying age (refer to [humanservices.gov.au/agepension](https://humanservices.gov.au/agepension) for details), you may be able to get Australian Age Pension under the agreement.

If you are not living in Australia when you make a claim, you must have a period of at least 12 months of Australian Working Life Residence<sup>2</sup> between 16 November 1995 and the qualifying age for Age Pension.

You may be able to get Age Pension if the total period of time you have lived in Australia at any time and/or your periods of insurance in India add up to more than 10 years. Only periods of insurance in India after 1 January 2016 may be used.

If you need to use any of your periods of insurance in India after 1 January 2016 to meet the 10 years, you must also have a period of at least 12 months (six months continuously) of Australian Working Life Residence<sup>2</sup> between 16 November 1995 and age 58.

There may be additional requirements you need to meet before you can be paid.

## Who can get an Indian payment?

Under the agreement, you can combine specific periods of residence in Australia and your periods of insurance in India to meet the minimum requirement for Indian Retirement Pension, Permanent Total Disability Pension or Survivor Pension. Only periods of Australian Working Life Residence<sup>2</sup> between 1 January 2016 and age 58 may be used.

The Indian pension authorities make all decisions about Indian payments. For more information about Indian payments, you should contact the Indian pension authority<sup>3</sup>.

## How do I claim?

If you are in Australia:

- to claim an Australian Age Pension under the agreement, visit [humanservices.gov.au/international](http://humanservices.gov.au/international) or contact the department<sup>4</sup>
- to claim an Indian payment, contact the department<sup>4</sup>.

You can lodge your completed claim at your nearest service centre.

If you are in India:

- to claim an Indian payment, contact the Indian pension authority<sup>3</sup>
- to claim an Australian payment:
  - download the Indian version of the *Claim for Australian Pension from another country* form from [humanservices.gov.au/forms](http://humanservices.gov.au/forms)
  - contact the department<sup>4</sup>, or
  - contact the Indian pension authority.

You can lodge your completed claim at your local office of the Indian pension authority.

Claims for Australian payments can be lodged up to 13 weeks early. You must lodge your claim and all supporting documents at the same time. If you do not do this your claim may not be accepted.

## For more information

If you would like more information you should contact us<sup>4</sup>.

## Disclaimer

The information contained in this publication is intended only as a guide to payments and services.

The information in this factsheet is accurate as at July 2019. If you use this publication after that date, please check with the department that the details are up to date.

## Should I lodge a claim?

We can't be sure if you will get a payment until you lodge a claim and your circumstances are taken into account. It's your responsibility to decide if you wish to apply for a payment and to make an application with regard to your particular circumstances.

## From what date are the payments available?

Most government payments are paid from or after the date on which the application is made so the sooner you lodge your application, the quicker you may be paid.

For Australian payments, you must lodge your claim and all supporting documents at the same time. If you don't your claim may not be accepted.

## What do you need to do when dealing with a third party?

You may deal with a third party who is not a member of our staff. If you do so, please remember that we have not authorised any third parties to provide information or advice to you about payments.

## Notes

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| <b>1. Definition of a partner</b> | <p>For our purposes, a person is considered to be your partner if you and the person live together, or usually live together; are married, in a registered relationship (opposite or same-sex), or in a de facto relationship (opposite or same-sex).</p> <p>The department considers a person to be in a de facto relationship from the time they start living with another person as a member of a couple.</p> <p>The department recognises all couples, opposite-sex and same-sex.</p>   |
| <b>2. Australian residence</b>    | <p>'Australian residence' means periods when you were residing in Australia as an Australian citizen or Australian permanent visa holder.</p> <p>Australian residence at any time is used to qualify for an Australian payment.</p> <p>'Working Life Residence' is the period/s of Australian residence between the ages of 16 and Australian age pension age only. Under the agreement with India, Australian Working Life Residence is limited to only periods after 16 November 1995. There may be other limitations for specific provisions in the agreement.</p> |

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| <p><b>3. Indian contact details</b></p>                       | <p><b>Employees' Provident Fund Organisation, Head Office</b><br/> <b>Bhavishya Nidhi Bhawan</b><br/> <b>14, Bhikaji Cama Place</b><br/> <b>New Delhi 110066</b><br/> <b>INDIA</b></p>  |
| <p><b>4. Department of Human Services contact details</b></p> | <p>Go to <b>humanservices.gov.au</b></p> <p>Call <b>131 673</b> from within Australia.</p> <p>If calling from outside Australia, call the Department of Human Services, International Services direct on <b>Freecall™ 000 800 61 01098</b> between 8.00 am and 5.00 pm (AEST), Monday to Friday.</p> <p>This service may not be available from all locations in India.</p> <p>If this service is not available, call the Department of Human Services on <b>+61 3 6222 3455</b>. Outside of these times, you will be able to leave a message with our answering service and we will return your call. Please leave your name, your Centrelink Customer Reference Number (CRN) and your telephone number (including country and area codes).</p> <p><b>Note:</b> call charges apply—calls from mobile phones may be charged at a higher rate.</p> <p>Fax <b>+61 3 6222 2799</b></p> <p>Write to <b>PO Box 7809, Canberra BC ACT 2610, Australia.</b></p> |