



# Social Security Agreement between Australia and Finland

## Australia's social security system

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

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

## How does the agreement help you?

If you live in Australia or Finland, the agreement generally allows you to submit a claim for an Australian or Finnish payment. It also allows you to add together your periods of residence in Australia and periods of social security coverage in Finland, so you can meet any minimum requirements for payment.

## Australian payments

We make all decisions about Australian payments.

## Who can get an Australian payment?

To qualify under the agreement, you generally need to meet the following basic requirements:

Australian payment	Basic qualifications:
<b>Age Pension</b>	<ul style="list-style-type: none"><li>• you must have reached the qualifying age (refer to <a href="https://servicessaustralia.gov.au/agepension">servicessaustralia.gov.au/agepension</a> for details), and</li><li>• your total Australian residence<sup>2</sup> combined with your period(s) of coverage in Finland must add up to at least 10 years.</li></ul>

### Notes:

- There may be additional requirements you need to meet before you can be paid.
- If you live outside Australia when you claim, you generally need at least 12 months Australian Working Life Residence<sup>2</sup>, of which 6 months must be in one period.
- We cannot be sure if you will get a payment, until you submit a claim and your circumstances are taken into account. It is your responsibility to decide whether you submit a claim for payment or not.

## How do I claim an Australian payment?

If you are in:	
<b>Australia</b>	To get a claim form: <ul style="list-style-type: none"> <li>• you need a myGov account linked to your Centrelink online account, or</li> <li>• print and complete a <i>Claim for Age Pension and Pension Bonus</i> form from <b>servicesaustralia.gov.au/sa002</b> and the <i>Income and Assets</i> form from <b>servicesaustralia.gov.au/sa369</b>, or</li> <li>• call us on the Older Australians line<sup>4</sup>.</li> </ul>
	To lodge a claim form: <ul style="list-style-type: none"> <li>• upload via myGov, or</li> <li>• you can give your claim form and any supporting documents to us by mail<sup>4</sup> or by visiting your nearest Services Australia Service Centre.</li> </ul>
<b>Finland</b>	To get a claim form: <ul style="list-style-type: none"> <li>• contact the Finnish social insurance agency<sup>3</sup>, or</li> <li>• call us on the International Services line<sup>4</sup>, or</li> <li>• print and complete a <i>Claim for Australian pension from an agreement country</i> form from <b>servicesaustralia.gov.au/aus140</b> and an <i>Income and Assets</i> form from <b>servicesaustralia.gov.au/mod-ia</b></li> </ul>
	To lodge your claim form: <ul style="list-style-type: none"> <li>• take your claim form and any supporting documents to any Finnish social insurance agency office<sup>3</sup>.</li> </ul>

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

## Finnish payments

The Finnish social insurance agency makes all decisions about Finnish payments. For more information about Finnish payments, you should contact the Finnish social insurance agency<sup>3</sup>.

## Who can get a Finnish payment?

To see if you can get a Finnish Age Pension (under the National Pension Scheme), Age Pension (under the Earnings-Related Pension Scheme), Disability Pension (under the Earnings-Related Pension Scheme) or Survivors Pension (under the Earnings-Related Pension Scheme) you will need to refer to the website of the Finnish social insurance agency<sup>3</sup>.

## How do I claim a Finnish pension?

If you are in:	
<b>Australia</b>	To get a claim form: <ul style="list-style-type: none"> <li>• call us on the International Services line<sup>4</sup>.</li> </ul>
	To lodge your claim form: <ul style="list-style-type: none"> <li>• take your claim form and any supporting documents to your nearest Services Australia Service Centre, or</li> <li>• return your claim form and any supporting documents to us by mail<sup>4</sup>.</li> </ul>
<b>Finland</b>	To get a claim form: <ul style="list-style-type: none"> <li>• follow any instructions on the website of the Finnish social insurance agency<sup>3</sup>, or</li> <li>• contact the Finnish social insurance agency<sup>3</sup>.</li> </ul>
	To lodge your claim form: <ul style="list-style-type: none"> <li>• follow any instructions on the website of the Finnish social insurance agency<sup>3</sup>, or</li> <li>• take your claim form and any supporting documents to any Finnish social insurance agency office<sup>3</sup>.</li> </ul>

## For more information

If you need more information, contact us<sup>4</sup> for free help and advice.

Footnote	Information
<b>1. Definition of a partner</b>	<p>You have a partner if we consider you a member of a couple. We consider you a member of a couple if you're:</p> <ul style="list-style-type: none"> <li>• married</li> <li>• in a registered relationship</li> <li>• in a de facto relationship.</li> </ul> <p>A registered relationship is where your relationship is registered under a law of an Australian state or territory.</p> <p>If your relationship is registered outside Australia, we do not recognise it as a registered relationship. You can use it as evidence for a de facto relationship. A de facto relationship is where you and your partner are in a relationship similar to a married couple but are not married or in a registered relationship.</p>
<b>2. Australian residence/Australian Working Life 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 period/s of Australian residence between the ages of 16 and Australian Age Pension age only.</p>

Footnote	Information	
<b>3. Finnish social insurance agency contact details</b>	<b>For Finnish National pensions</b>	
	<b>Kansaneläkelaitos (Kela)</b> <b>Social Insurance Institution</b>  <b>Centre for International Affairs</b>  PL78 FI-00381 Helsinki FINLAND	<b>Website:</b> kela.fi <b>Phone:</b> +358 20 634 0200 <b>Fax:</b> +358 20 634 1599 <b>Email:</b> via secure email facility <a href="http://www.kela.fi/centre-for-international-affairs">www.kela.fi/centre-for-international-affairs</a>
	<b>For Finnish Earnings-Related pensions</b>	
	<b>Eläketurvakeskus (ETK)</b>  Finnish Centre for Pensions FI-00065 Eläketurvakeskus FINLAND	<b>Website:</b> etk.fi <b>Phone:</b> +358 29 411 2110 <b>Fax:</b> +358 9 148 1172 <b>Email:</b> <a href="mailto:ulkomaiset.elakeasiat@etk.fi">ulkomaiset.elakeasiat@etk.fi</a>
<b>4. Services Australia contact details</b>	<b>Centrelink International Services</b> <b>Services Australia</b>  PO Box 7809, Canberra BC, ACT, 2610 AUSTRALIA	<b>Website:</b> <a href="http://servicesaustralia.gov.au">servicesaustralia.gov.au</a> <b>Phone:</b> <ul style="list-style-type: none"> <li>• <b>+61 3 6222 3455</b> International Services (from outside Australia only)</li> <li>• <b>132 300</b> Older Australians line (from Australia only)</li> <li>• <b>131 673</b> International Services (from Australia only)</li> </ul> <b>Fax:</b> +61 3 6222 2799 <b>Note:</b> Call charges apply. Calls from mobile phones may be charged at a higher rate.

## Disclaimer

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

The information in this factsheet is accurate as at March 2023. If you use this publication after that date, please check with us that the details are up to date.