Social Security Agreement between Australia and New Zealand

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 must tell us about all of your, and if you have a partner1, your partner’s1 income and assets if you want to claim an Australian pension.

How does the agreement help you?

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

| Australian payment | Basic qualifications |
| --- | --- |
| **Age Pension** | * you must be Age Pension age (go to [**servicesaustralia.gov.au/agepension**](https://www.servicesaustralia.gov.au/age-pension) for details), and * your total Australian residence2 combined with your period(s) of Working Age Residence3 in New Zealand must add up to at least 10 years. |
| **Disability Support Pension** | * you must have a disability, or be permanently blind, and * your disability or blindness must have occurred while you were living in Australia.   **OR**   * you must have a disability, or be permanently blind, and * your total Australian residence2 combined with your period of Working Age Residence3 in New Zealand must add up to at least 10 years, and * your disability or blindness must have occurred while you were living in Australia or New Zealand. |
| **Carer Payment** | * you must be providing full-time care for your partner, and * your partner must get a Disability Support Pension, and * you must have lived in Australia and New Zealand (combined) for at least 2 years. |

**Notes:**

* There may be additional rules you need to meet before you can be paid.
* If you have less than 10 years residence in Australia and are living in New Zealand, or have been there for longer than 26 weeks, you may need to have least 12 months Working Age Residence in Australia, 6 months of this must be in a single period.
* Once you submit your claim, we will assess your circumstances and let you know if you will get a payment. We cannot be sure if you will get a payment until we assess your claim.

**How do I claim an Australian payment?**

| If you are in: | |
| --- | --- |
| **Australia** | To get a claim form:   * you need a myGov account linked to your Centrelink online account, or * print and complete a [*Claim for Age Pension and Pension Bonus* form](https://www.servicesaustralia.gov.au/individuals/forms/sa002) from [**servicesaustralia.gov.au/sa002**](https://www.servicesaustralia.gov.au/sa002) and the [*Income and Assets* form](https://www.servicesaustralia.gov.au/individuals/forms/sa369) from [**servicesaustralia.gov.au/sa369**](https://www.servicesaustralia.gov.au/sa369),or * call us on the Older Australians line5. |
| To submit your claim, you can:   * upload via myGov, or * give your claim form and any supporting documents to us by mail5 or by visiting your nearest Services Australia service centre. |
| **New Zealand** | To get a claim form:   * contact your local New Zealand Work and Income office4, or * call us on the International Services line5, or * print and complete a [*Claim for Australian pension from an agreement country*](https://www.servicesaustralia.gov.au/aus140)form from [**servicesaustralia.gov.au/aus140**](https://www.servicesaustralia.gov.au/aus140) |
| To submit your claim, take the form and all supporting documents to any Work and Income office4. |

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.

**New Zealand payments**

Work and Income in New Zealand make all decisions about New Zealand payments. For more information about New Zealand payments, you should contact Work and Income4.

**Who can get a New Zealand payment?**

To see if you can get New Zealand Superannuation, Veterans Pension or Supported Living Payment, you will need to go to the Work and Income website4.

**How do I claim a New Zealand payment?**

| If you are in: | |
| --- | --- |
| **Australia** | To get a claim form, call us on the International Services line5. |
| To submit your claim:   * take the form and all supporting documents to your nearest Services Australia service centre, or * return your claim form and any supporting documents to us by mail5. |
| **New Zealand** | To get a claim form:   * follow the instructions on the Work and Income website, or * contact the Work and Income office4. |
| To submit your claim:   * follow the instructions on the Work and Income website, or * take your form and all supporting documents to any New Zealand Work and Income office4. |

For more information

If you need more information, you should contact us5 for free help and advice.

| **Footnote** | **Information** | |
| --- | --- | --- |
| **1. Definition of a partner** | You have a partner if we consider you a member of a couple. We consider you a member of a couple if you’re one of the following:   * married * in a registered relationship * in a de facto relationship.   A registered relationship is where your relationship is registered under a law of an Australian state or territory.  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. | |
| **2. Australian residence** | Australian residence: The time you were living in  Australia as an Australian citizen or Australian permanent visa holder.  Under the Agreement, Australian residence can also include periods in Australia as a Special Category visa holder. Australian residence at any time is used to qualify for an Australian payment. | |
| **3. Working Age Residence** | Working Age Residence: Residence between the ages of 20 and Australian Age Pension age. | |
| **4. New Zealand Work and Income contact details** | **Senior Services International Ministry of Social Development**  PO Box 27178 Wellington 6141 NEW ZEALAND | **Website:** [**workandincome.govt.nz**](https://workandincome.govt.nz/)  **Phone:**   * **1800 150 479** International **FreecallTM** (from Australia only) * **+64 4 978 1180** (from outside New Zealand only)   **Fax: +64 4 918 0159**  **Email:** [**international.services@msd.govt.nz**](mailto:international.services@msd.govt.nz) |
| **5. Services Australia contact details** | **Centrelink International Services Services Australia**  PO Box 7809 Canberra BC, ACT, 2610 AUSTRALIA | **Website:** [**servicesaustralia.gov.au**](http://www.servicesaustralia.gov.au)  **Phone:**   * **0800 441 248** International **FreecallTM** (from New Zealand only) * **+61 3 6222 3455** International Services (from outside Australia only) * **132 300** Older Australians line (from Australia only) * **131 673** International Services (from Australia only)   **Fax:** **+61 2 61248813**  **Notes:**   * The international **FreecallTM**number connects you directly to Services Australia. This **FreecallTM** may not be available from every location within New Zealand and may not be free from mobile phones or public phones. You may need to insert coins and/or card in payphones as for a local call. This may not be refunded at the end of the call. * If you are not able to use the **FreecallTM** number listed above, please contact us on **+61 3 6222 3455**. * 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 June 2025. If you use this publication after that date, please check with us that the details are up to date.