



# Ugovor o socijalnom osiguranju između Australije i Hrvatske

## Australski sustav socijalnog (mirovinskog) osiguranja

Australski sustav socijalnog (mirovinskog) osiguranja je različit od sustava većine drugih zemalja. Sve mirovine isplaćuje Australian Government (Australska vlada) iz općih fondova, a ne iz doprinosa koji se uplaćuju u fond za socijalno (mirovinsko) osiguranje. Iz tog razloga, australske mirovine podliježu testu prihoda i imovine.

Ako želite podnijeti zahtjev za australsku mirovinu, morate nam prijaviti sav vaš, te ukoliko imate partnera<sup>1</sup> i njegov<sup>1</sup>/njezin ukupan prihod i imovinu.

## Kako vam pomaže ovaj ugovor?

Ako živite u Australiji, u Hrvatskoj ili u drugoj zemlji s kojom postoji ugovor<sup>5</sup>, ugovor vam obično omogućuje da podnesete zahtjev za australsku ili hrvatsku isplatu. Ugovor vam također omogućuje da saberete razdoblja boravka u Australiji i razdoblja socijalnog (mirovinskog) osiguranja u Hrvatskoj kako biste ispunili minimalne uvjete za isplatu.

## Australske isplate

Mi donosimo sve odluke o australskim isplatama.

### Tko može dobiti australsku isplatu?

Kako biste imali pravo na isplatu prema odredbama ugovora, obično morate ispuniti sljedeće osnovne uvjete:

| Australska isplata                                      | Osnovni uvjeti:                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Age Pension (Starosna mirovina)</b>                  | <ul style="list-style-type: none"><li>• Morate biti u dobi u kojoj imate pravo na mirovinu (posjetite <a href="https://servicesaustralia.gov.au/agepension">servicesaustralia.gov.au/agepension</a> za pojedinosti), i</li><li>• ukupna dužina Australian residence (boravka u Australiji)<sup>2</sup> i razdoblje(a) osiguranja u Hrvatskoj mora(ju) iznositi najmanje 10 godina.</li></ul>                                             |
| <b>Disability Support Pension (Invalidska mirovina)</b> | <ul style="list-style-type: none"><li>• morate imati invaliditet ili trajno sljepilo, i</li><li>• invaliditet/sljepilo je moralo nastati dok ste živjeli u Australiji.</li></ul> <b>ILI</b> <ul style="list-style-type: none"><li>• morate imati invaliditet ili trajno sljepilo, i</li><li>• ukupna dužina Australian residence (boravka u Australiji)<sup>2</sup> i osiguranja u Hrvatskoj mora iznositi najmanje 10 godina.</li></ul> |

### Napomene:

- Moguće je da ćete morati ispuniti dodatne uvjete kako biste dobili isplatu.
- Ako živite izvan Australije kada podnosite zahtjev, obično morate imati najmanje 12 mjeseci Australian Working Life Residence<sup>2</sup> (boravka u Australiji za vrijeme radnog vijeka) od kojih 6 mjeseci mora biti bez prekida.

- Ne možemo biti sigurni hoćete li dobiti isplatu dok ne podnesete zahtjev i dok ne razmotrimo vaše okolnosti. Vi sami morate odlučiti hoćete li podnijeti zahtjev za isplatu ili ne.

### Kako trebam podnijeti zahtjev za australsku isplatu?

|                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Ako se nalazite u:                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Australiji</b>                                       | <p>Za obrazac:</p> <ul style="list-style-type: none"> <li>• trebate imati myGov račun povezan s vašim Centrelink online account (Centrelinkovim internetskim računom), ili</li> <li>• isprintajte i popunite obrazac <i>Claim for Age Pension and Pension Bonus (Zahtjev za starosnu mirovinu i bonus uz mirovinu)</i> sa <b>servicesaustralia.gov.au/sa002</b> i obrazac <i>Income and Assets (Prihod i imovina)</i> sa <b>servicesaustralia.gov.au/sa369</b>, ili</li> <li>• nazovite našu službu za usluge starijim građanima Australije - Older Australians line<sup>4</sup>.</li> </ul> |
|                                                         | <p>Kako ćete predati zahtjev:</p> <ul style="list-style-type: none"> <li>• unesite ga preko myGov, ili</li> <li>• obrazac i sve popratne dokumente nam možete poslati poštom<sup>4</sup> ili osobno predati u vama najbližem Services Australia Service Centre (Australskom centru za rad sa strankama).</li> </ul>                                                                                                                                                                                                                                                                          |
| <b>Hrvatskoj</b>                                        | <p>Za obrazac:</p> <ul style="list-style-type: none"> <li>• kontaktirajte Hrvatski zavod za socijalno (mirovinsko) osiguranje<sup>3</sup>, ili</li> <li>• nazovite International Services line<sup>4</sup>, (našu službu za međunarodne usluge) ili</li> <li>• isprintajte i popunite obrazac <i>Claim for Australian pension from an agreement country (Zahtjev za australsku mirovinu iz zemlje s kojom postoji ugovor)</i> sa <b>servicesaustralia.gov.au/aus140</b></li> </ul>                                                                                                           |
|                                                         | <p>Kako ćete predati zahtjev:</p> <ul style="list-style-type: none"> <li>• odnesite obrazac i sve popratne dokumente u bilo koji ured Hrvatskog zavoda za socijalno (mirovinsko) osiguranje<sup>3</sup>.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Drugoj zemlji s kojom postoji ugovor<sup>5</sup></b> | <p>Za obrazac:</p> <ul style="list-style-type: none"> <li>• nazovite našu službu za međunarodne usluge - International Services line<sup>4</sup>, ili</li> <li>• isprintajte i popunite obrazac <i>Claim for Australian pension from an agreement country (Zahtjev za australsku mirovinu iz zemlje s kojom postoji ugovor)</i> sa <b>servicesaustralia.gov.au/aus140</b></li> </ul>                                                                                                                                                                                                         |
|                                                         | <p>Kako ćete predati zahtjev:</p> <ul style="list-style-type: none"> <li>• podnesite obrazac i sve popratne dokumente u bilo kojem uredu socijalnog (mirovinskog) osiguranja u toj zemlji.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                        |

Zahtjevi za australske isplate se obično mogu podnijeti 13 tjedana unaprijed. Obrazac zahtjeva i sve popratne dokumente morate predati istodobno. Ako to ne uradite, zahtjev može biti odbijen.

## Hrvatske isplate

Hrvatski zavod za socijalno (mirovinsko) osiguranje donosi sve odluke o hrvatskim isplatama. Za daljnje informacije o hrvatskim isplatama, kontaktirajte Hrvatski zavod za socijalno (mirovinsko) osiguranje<sup>3</sup>.

### Tko može dobiti hrvatsku isplatu?

Ako želite saznati možete li dobiti hrvatsku Old Age Pension (starosnu mirovinu), Anticipatory Pension (privremenu mirovinu), Disability Pension (invalidsku mirovinu) ili Survivor's Pension (mirovinu preživjelog člana obitelji), posjetite internetske stranice Hrvatskog zavoda za socijalno (mirovinsko) osiguranje<sup>3</sup>.

### Kako trebam podnijeti zahtjev za hrvatsku isplatu?

| Ako se nalazite u: |                                                                                                                                                                                                                                                                                                                                     |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Australiji</b>  | Za obrazac: <ul style="list-style-type: none"> <li>• nazovite International Services line<sup>4</sup> (našu službu za međunarodne usluge).</li> </ul>                                                                                                                                                                               |
|                    | Kako ćete predati zahtjev: <ul style="list-style-type: none"> <li>• podnesite obrazac i sve popratne dokumente u vama najbližem uredu Services Australia Service Centre (Services Australia centar za rad sa strankama), ili</li> <li>• pošaljite nam poštom zahtjev i sve popratne dokumente<sup>4</sup>.</li> </ul>               |
| <b>Hrvatskoj</b>   | Za obrazac: <ul style="list-style-type: none"> <li>• slijedite naputke na internetskim stranicama Hrvatskog zavoda za socijalno (mirovinsko) osiguranje<sup>3</sup>, ili</li> <li>• kontaktirajte Hrvatski zavod za socijalno (mirovinsko) osiguranje<sup>3</sup>.</li> </ul>                                                       |
|                    | Kako ćete predati zahtjev: <ul style="list-style-type: none"> <li>• slijedite naputke na internetskim stranicama Hrvatskog zavoda za socijalno (mirovinsko) osiguranje<sup>3</sup>, ili</li> <li>• podnesite zahtjev i sve popratne dokumente u uredu Hrvatskog zavoda za socijalno (mirovinsko) osiguranje<sup>3</sup>.</li> </ul> |

## Za dodatne informacije

Ako trebate dodatne informacije, kontaktirajte nas<sup>4</sup> za besplatnu pomoć i savjete.

| Fusnota                       | Informacije                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1. Definicija partnera</b> | <p>Smatramo da imate partnera ako živite s drugom osobom kao (bračni) par. Smatramo da živite s drugom osobom u paru ako ste:</p> <ul style="list-style-type: none"> <li>• oženjeni/udani</li> <li>• u registriranoj vezi</li> <li>• u vanbračnoj vezi (de-facto).</li> </ul> <p>Registrirana veza je veza koja je registrirana prema zakonu jedne od australskih država ili teritorija.</p> |

| Fusnota                                                                                                                                 | Informacije                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                                                         | <p>Ako ste svoju vezu registrirali izvan Australije, tu vezu ne priznajemo kao registriranu. To vam može biti dokaz da živite u vanbračnoj vezi. Vanbračna veza je veza slična bračnoj vezi, samo što niste vjenčani, niti ste registrirali vezu.</p>                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>2. Australian residence/Australian Working Life Residence (Boravak u Australiji / Boravak u Australiji za vrijeme radnog vijeka)</b> | <p>‘Australian residence (Boravak u Australiji)’ znači razdoblja u kojima ste boravili u Australiji kao australski državljanin ili nositelj australske vize za stalni boravak.</p> <p>Australian residence (Boravak u Australiji) u bilo kojem trenutku se koristi za stjecanje prava na australsku isplatu.</p> <p>‘Working Life Residence (Boravak u Australiji za vrijeme radnog vijeka)’ je samo razdoblje (ili više razdoblja) između dobi od 16 godina i dobi za pravo na australsku Age Pension (starosnu mirovinu)</p> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>3. Kako možete kontaktirati Hrvatski zavod za socijalno (mirovinsko) osiguranje</b>                                                  | <b>Hrvatski Zavod za Mirovinsko Osiguranje</b><br><br>Područna Služba u Zagrebu<br>Tvrtkova 5<br>10000 Zagreb<br>CROATIA                                                                                                                                                                                                                                                                                                                                                                                                       | <b>Internetske stranice: mirovinsko.hr</b><br><br><b>Telefon: +385 1 4595 750</b><br><br><b>Faks: +385 1 4595 543</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>4. Kontakt podatci Services Australia</b>                                                                                            | <b>Centrelink International Services Services Australia</b><br><br>PO Box 7809<br>Canberra BC ACT 2610<br>AUSTRALIA                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Internetske stranice: servicesaustralia.gov.au</b><br><br><b>Telefon:</b> <ul style="list-style-type: none"> <li>• <b>+61 3 6222 3455</b> International Services (samo ako zovete iz inozemstva)</li> <li>• <b>132 300</b> Older Australians line (usluge za starije građane Australije) (samo ako zovete iz Australije)</li> <li>• <b>131 673</b> International Services (međunarodne usluge) (samo ako zovete iz Australije)</li> </ul> <b>Faks: +61 2 6124 8813</b><br><br><b>Pažnja:</b> Pozivi se naplaćuju. Pozivi sa mobilnih telefona se mogu naplatiti po višoj tarifi. |
| <b>5. Druga zemlja s kojom postoji ugovor</b>                                                                                           | Zahtjevi prema ugovoru s Hrvatskom se mogu podnijeti kod nadležnih tijela u Austriji, Belgiji, Kanadi, Čileu, Hrvatskoj, Cipru, Njemačkoj, Mađarskoj, Irskoj, Italiji, Koreji (Republici), Malti, Nizozemskoj, Norveškoj, Portugalu, Sloveniji ili Španjolskoj.                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

## Odricanje od odgovornosti

Informacije u ovoj publikaciji služe samo kao vodič za isplate i usluge.

Informacije u ovom informacijskom listu su točne u studenome 2022. Ako ovu publikaciju koristite nakon tog datuma, provjerite jesu li informacije u njoj još uvijek točne.



# Social Security Agreement between Australia and Croatia

## 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, Croatia, or another specified agreement country<sup>5</sup>, the agreement generally allows you to submit a claim for an Australian or Croatian payment. It also allows you to add together your periods of residence in Australia and periods of social security coverage in Croatia, 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 be over 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 Croatia must add up to at least 10 years.</li></ul>                                                                                                     |
| <b>Disability Support Pension</b> | <ul style="list-style-type: none"><li>you must have a disability, or be permanently blind, and</li><li>your disability/blindness occurred must while you were living in Australia.</li></ul> <p><b>OR</b></p> <ul style="list-style-type: none"><li>you must have a disability, or be permanently blind, and</li><li>your total Australian residence<sup>2</sup> combined with your period of coverage in Croatia 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 <a href="https://servicesaustralia.gov.au/sa002">servicesaustralia.gov.au/sa002</a> and the <i>Income and Assets</i> form from <a href="https://servicesaustralia.gov.au/sa369">servicesaustralia.gov.au/sa369</a>, 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>Croatia</b>                                         | To get a claim form: <ul style="list-style-type: none"> <li>• contact the Croatian 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 <a href="https://servicesaustralia.gov.au/aus140">servicesaustralia.gov.au/aus140</a></li> </ul>                                                                                                                    |
|                                                        | To lodge your claim form: <ul style="list-style-type: none"> <li>• take your claim form and any supporting documents to any Croatian social insurance agency office<sup>3</sup>.</li> </ul>                                                                                                                                                                                                                                                                                                                                  |
| <b>Another specified agreement country<sup>5</sup></b> | To get a claim form: <ul style="list-style-type: none"> <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 <a href="https://servicesaustralia.gov.au/aus140">servicesaustralia.gov.au/aus140</a></li> </ul>                                                                                                                                                                                            |
|                                                        | To lodge your claim form: <ul style="list-style-type: none"> <li>• take your claim form and any supporting documents to any social insurance agency office in that country.</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.

## Croatian payments

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

## Who can get a Croatian payment?

To see if you can get a Croatian Old Age Pension, Anticipatory Pension, Disability Pension or Survivor's Pension you will need to refer to the website of the Croatian social insurance agency<sup>3</sup>.

## How do I claim a Croatian payment?

|                  |                                                                                                                                                                                                                                                                                                     |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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>Croatia</b>   | To get a claim form: <ul style="list-style-type: none"> <li>• follow any instructions on the website of the Croatian social insurance agency<sup>3</sup>, or</li> <li>• contact the Croatian 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 Croatian social insurance agency<sup>3</sup>, or</li> <li>• take your claim form and any supporting documents to a Croatian 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. Croatian social insurance agency contact details</b> | <b>Hrvatski Zavod za Mirovinsko Osiguranje</b><br>Područna Služba u Zagrebu<br>Tvrtkova 5<br>10000 Zagreb<br>CROATIA                                                                                                                            | <b>Website: mirovinsko.hr</b><br><b>Phone: +385 1 4595 750</b><br><b>Fax: +385 1 4595 543</b>                                                                                                                                                                                                                                                                                                                                                                     |
| <b>4. Services Australia contact details</b>               | <b>Centrelink International Services Services Australia</b><br>PO Box 7809,<br>Canberra BC, ACT, 2610<br>AUSTRALIA                                                                                                                              | <b>Website: servicesaustralia.gov.au</b><br><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: +61 2 6124 8813</b><br><b>Note:</b> Call charges apply. Calls from mobile phones may be charged at a higher rate. |
| <b>5. Another specified agreement country</b>              | Claims under the Croatian Agreement can be lodged with the authorities in Austria, Belgium, Canada, Chile, Croatia, Cyprus, Germany, Hungary, Ireland, Italy, Korea (Republic of), Malta, the Netherlands, Norway, Portugal, Slovenia or Spain. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

## 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 November 2022. If you use this publication after that date, please check with us that the details are up to date.