



Social Security Agreement between Australia and the Republic of India

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 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 India, the agreement generally allows you to submit a claim for an Australian or Indian payment. It also allows you to add together your periods of residence in Australia² and periods of social security coverage in India, so you can meet 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:
Age pension	• you must have reached the qualifying age (refer to servicessaustralia.gov.au/agepension for details), and • your total Australian residence² combined with your period(s) of coverage in must India add up to at least 10 years.

Notes:

- 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 Residence² between 16 November 1995 and age 58.
- 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 Residence² between 16 November 1995 and the qualifying age for Age Pension.
- There may be additional requirements you need to meet before you can be paid.
- 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:	
Australia	To get a claim form: • you need a myGov account linked to your Centrelink online account, or • print and complete a <i>Claim for Age Pension and Pension Bonus</i> form from servicesaustralia.gov.au/sa002 and the <i>Income and Assets</i> form from servicesaustralia.gov.au/sa369, or • call us on the Older Australians line⁴.
	To lodge a claim form: • upload via myGov, or • you can give your claim form and any supporting documents to us by mail⁴ or by visiting your nearest Services Australia Service Centre.
India	To get a claim form: • contact the local Indian pension agency³, or • call us on the International Services line⁴, or • print and complete a <i>Claim for Australian pension from an agreement country</i> form from servicesaustralia.gov.au/aus140 and an <i>Income and Assets</i> form from servicesaustralia.gov.au/mod-ia
	To lodge your claim form: • take your claim form and any supporting documents to any Indian pension agency office³.

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.

Indian payments

The Indian pension agency makes all decisions about Indian payments. For more information about Indian payments, you should contact the Indian pension agency³.

Who can get an Indian payment?

To see if you can get an Indian Retirement Pension, Permanent Total Disability Pension or Survivor Pension you will need to refer to the website of the Indian social insurance agency³.

How do I claim an Indian payment?

If you are in:	
Australia	To get a claim form: • call us on the International Services line⁴.
	To lodge your claim form: • take your claim form and any supporting documents to your nearest Services Australia Service Centre, or

If you are in:	
	• return your claim form and any supporting documents to us by mail⁴.
India	To get a claim form: • follow any instructions on the website of the Indian social insurance agency³, or • contact the Indian pension agency³.
	To lodge your claim form: • follow any instructions on the website of the Indian social insurance agency³, or • take your claim form and any supporting documents to any Indian pension agency office³.

For more information

If you need more information, contact us⁴ for free help and advice.

Footnote	Information
1. Definition of a partner	You have a partner, we generally consider you a member of a couple. We consider you a member of a couple if you're: • 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 Working Life Residence	'Australian residence' means periods when you were residing in Australia as an Australian citizen or Australian permanent visa holder. Australian residence at any time is used to qualify for an Australian payment. 'Australian Working Life Residence' is 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.

Footnote	Information	
3. Indian social insurance agency contact details	Employees' Provident Fund Organisation, Head Office Bhavishya Nidhi Bhawan 14, Bhikaji Cama Place New Delhi 110066 INDIA	Website: epfindia.gov.in/ Phone: • 1800 118 005 Toll free (from India only) • +91 11 2619 5325
4. Services Australia contact details	Centrelink International Services Services Australia PO Box 7809 Canberra BC, ACT, 2610 AUSTRALIA	Website: servicesaustralia.gov.au Phone: • 000 800 61 01098 International Freecall™ (from India 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 6124 8813 Notes: • The international Freecall™ number connects you directly to Services Australia. This Freecall™ may not be available from every location within India 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 Freecall™ 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 July 2025. If you use this publication after that date, please check with us that the details are up to date.