Social Security Agreement between Australia and Estonia

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 Estonia, the agreement generally allows you to submit a claim for an Australian or Estonian payment. It also allows you to add together your periods of residence in Australia and periods of social security coverage in Estonia, 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: |
| --- | --- |
| **Age Pension** | * you must have reached the qualifying age (refer 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 coverage in Estonia must add up to at least 10 years. |

**Notes:**

* There may be additional requirements you need to meet before you can be paid.
* You generally need at least 12 months Australian Working Life Residence2, 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: | |
| --- | --- |
| **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 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. |
| **Estonia** | To get a claim form:   * contact the Estonian social insurance agency3, or * call us on the International Services line4, 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)and an [*Income and Assets* form](https://www.servicesaustralia.gov.au/individuals/forms/sa369) from [**servicesaustralia.gov.au/mod-ia**](https://www.servicesaustralia.gov.au/mod-ia) |
| To lodge your claim form:   * take your claim form and any supporting documents to any Estonian social insurance 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.

**Estonian payments**

The Estonian social insurance agency makes all decisions about Estonian payments. For more information about Estonian payments, you should contact the Estonian social insurance agency3.

**Who can get an Estonian payment?**

To see if you can get an Estonian Old Age or Survivor’s Pensions, you will need to refer to the website of the Estonian social insurance agency3.

**How do I claim an Estonian 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 * return your claim form and any supporting documents to us by mail4. |
| **Estonia** | To get a claim form:   * contact the Estonian social insurance agency3. |
| To lodge your claim form:   * take your claim form and any supporting documents to any Estonian social insurance agency office3. |

For more information

If you need more information you should contact us4 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:   * 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.  ‘Working Life Residence’ is period/s of Australian residence between the ages of 16 and Australian Age Pension age only. | |
| **3. Estonian social insurance agency contact details** | **Estonian National Social Insurance Board**  Endla 8 15092 Tallinn  Harju County ESTONIA | **Website:** [**sotsiaalkindlustusamet.ee**](https://sotsiaalkindlustusamet.ee/et)  **Phone: +372 6121 360**  **Fax: +372 6408 155**  **Email:** [**info@sotsiaalkindlustusamet.ee**](mailto:info@sotsiaalkindlustusamet.ee) |
| **4. 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:**   * **+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**  **Note**: 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.