



# Social Security Agreement between Australia and Poland

## 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 Poland, the agreement generally allows you to submit a claim for an Australian or Polish payment. It also allows you to add together your periods of residence in Australia and periods of social security coverage in Poland, 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://servicesaustralia.gov.au/agepension">servicesaustralia.gov.au/agepension</a> for details), and</li><li>• your total Australian residence<sup>2</sup> combined with your period(s) of coverage in Poland 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></ul>

If you are in:	
	<ul style="list-style-type: none"> <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>
	<p>To lodge a claim form:</p> <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>Poland</b>	<p>To get a claim form:</p> <ul style="list-style-type: none"> <li>• contact the Polish 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>
	<p>To lodge your claim form:</p> <ul style="list-style-type: none"> <li>• take your claim form and any supporting documents to any Polish 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.

## Polish payments

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

### Who can get a Polish payment?

To see if you can get a Polish pension under the agreement you should refer to the website of the Polish social insurance agency<sup>3</sup>.

### How do I claim a Polish payment?

If you are in:	
<b>Australia</b>	<p>To get a claim form:</p> <ul style="list-style-type: none"> <li>• call us on the International Services line<sup>4</sup>.</li> </ul>
	<p>To lodge your claim form:</p> <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>Poland</b>	<p>To get a claim form:</p> <ul style="list-style-type: none"> <li>• follow any instructions on the website of the Polish social insurance agency<sup>3</sup>, or</li> </ul>

If you are in:	
	<ul style="list-style-type: none"> <li>• contact the Polish social insurance agency<sup>3</sup>.</li> </ul>
	<p>To lodge your claim form:</p> <ul style="list-style-type: none"> <li>• follow any instructions on the website of the Polish social insurance agency<sup>3</sup>, or</li> <li>• take your claim form and any supporting documents to any Polish 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>	
<b>3. Polish social insurance agency contact details</b>	<p><b>Zakład Ubezpieczeń Społecznych (ZUS)</b></p> <p>Oddział w Nowym Sączu Wydział Realizacji Umów Międzynarodowych ul. Węgierska 11 33-300 Nowy Sącz POLAND</p>	<p><b>Website: <a href="http://zus.pl">zus.pl</a></b></p> <p><b>Phone:</b></p> <ul style="list-style-type: none"> <li>• +48 18 449 8001</li> <li>• +48 18 449 8000</li> </ul> <p><b>Fax: +48 18 449 8405</b></p> <p><b>Email: <a href="mailto:kancelaria_zus_nowysacz@zus.pl">kancelaria_zus_nowysacz@zus.pl</a></b></p>

Footnote	Information	
	<b>Oddział Regionalny KRUS Krakowie</b>  Placówka Terenowa w Nowym Sączu ul. Młyńska 8 33–300 Nowy Sącz POLAND	<b>Phone: +48 18 440 7302</b>  <b>Fax: +48 18 4407 298</b>  <b>Email: <a href="mailto:nowysacz@krus.gov.pl">nowysacz@krus.gov.pl</a></b>
<b>4. Services Australia contact details</b>	<b>Centrelink International Services Services Australia</b>  PO Box 7809 Canberra BC, ACT, 2610 AUSTRALIA	<b>Website: <a href="https://servicesaustralia.gov.au">servicesaustralia.gov.au</a></b>  <b>Phone:</b> <ul style="list-style-type: none"> <li>• <b>00 800 6111 220</b> International <b>Freecall™</b> (from Poland only)</li> <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>  <b>Notes:</b> <ul style="list-style-type: none"> <li>• The international <b>Freecall™</b> number connects you directly to Services Australia. This <b>Freecall™</b> may not be available from every location within Poland 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.</li> <li>• If you are not able to use the <b>Freecall™</b> number listed above, please contact us on <b>+61 3 6222 3455</b>.</li> <li>• Call charges apply. Calls from mobile phones may be charged at a higher rate.</li> </ul>

## 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.