



Social Security Agreement between Australia and Finland

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 Finland, the agreement generally allows you to submit a claim for an Australian or Finnish payment. It also allows you to add together your periods of residence in Australia and periods of social security coverage in Finland, 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 servicessaustralia.gov.au/agepension for details), and • your total Australian residence² combined with your period(s) of coverage in Finland must add up to at least 10 years.

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 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 <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.
Finland	To get a claim form: • contact the Finnish social insurance 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 Finnish 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.

Finnish payments

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

Who can get a Finnish payment?

To see if you can get a Finnish Age Pension (under the National Pension Scheme), Age Pension (under the Earnings-Related Pension Scheme), Disability Pension (under the Earnings-Related Pension Scheme) or Survivors Pension (under the Earnings-Related Pension Scheme) you will need to refer to the website of the Finnish social insurance agency³.

How do I claim a Finnish pension?

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.
Finland	To get a claim form: • follow any instructions on the website of the Finnish social insurance agency³, or • contact the Finnish social insurance agency³.
	To lodge your claim form: • follow any instructions on the website of the Finnish social insurance agency³, or • take your claim form and any supporting documents to any Finnish social insurance 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 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.

Footnote	Information	
3. Finnish social insurance agency contact details	For Finnish National pensions	
	Kansaneläkelaitos (Kela) Social Insurance Institution Centre for International Affairs PL78 FI-00381 Helsinki FINLAND	Website: kela.fi Phone: +358 20 634 0200 Fax: +358 20 634 1599 Email: via secure email facility www.kela.fi/centre-for-international-affairs
	For Finnish Earnings-Related pensions	
	Eläketurvakeskus (ETK) Finnish Centre for Pensions FI-00065 Eläketurvakeskus FINLAND	Website: etk.fi Phone: +358 29 411 2110 Fax: +358 9 148 1172 Email: ulkomaiset.elakeasiat@etk.fi
4. Services Australia contact details	Centrelink International Services Services Australia PO Box 7809, Canberra BC, ACT, 2610 AUSTRALIA	Website: 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.