

s 22



# Australian Government

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## Services Australia

### New Zealand Agreement and foreign pension information 106-04024000

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## Background

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This document outlines information about the Agreement including the process of making a claim for Australian payment under the Agreement and coding of New Zealand (NZ) payments.

### Start date

Social Security agreements with New Zealand (NZ) started in the 1940s. The latest version was implemented on 1 July 2017.

### Claiming and benefits covered

The New Zealand Agreement generally allows customers to lodge a claim for payment from either country. It also allows customers to add together periods of residence in Australia and periods of social security coverage in NZ, to meet the minimum requirements for payment.

#### Australian payments covered:

- Age Pension (AGE)
- Disability Support Pension (DSP)
- Carer Payment (CP)

#### Note:

- DSP only applies severely disabled customers who were:
  - resident in either Australia or NZ on the [date they became severely disabled](#), and
  - resident in the other country for at least 12 months before the [date of severe disablement](#)
- CP is limited to carer partner of DSP customers only

Customers can [claim Australian payments under the Agreement](#) by contacting Services Australia or the NZ authorities.

#### NZ payments covered:

- New Zealand Superannuation (equivalent of Age Pension)
- Supported Living Payment (formerly Invalids Benefit)
- Veterans Pension

Customers can [claim a foreign pension](#) by contacting Services Australia or the NZ authorities.

## Information on International Agreements

Information on how International Agreements work and general concepts used in agreements is contained in [International Social Security Agreements](#).

The [Resources](#) page contains links to the:

- Residence and International program
- Centrelink International Services (CIS) and
- Services Australia website

## Related links

[International Social Security Agreements](#)

[Claims for Australian payments under International Agreements](#)

[Foreign pension claims](#)

[Foreign pension coding](#)

[Agreement liaisons, NZ CICs and exchange of information](#)

[Comparable Foreign Payment \(CFP\) lump sum arrears debts](#)

[Australian Residence Rules for New Zealand citizens](#)

[New Zealand Agreement debt recovery requests](#)

[New Zealand Agreement debt reconciliation](#)

[Deciding if a customer is residing in Australia](#)

## Process

This page contains more information about the Agreement with New Zealand, including Australian payments and New Zealand (NZ) payments.

## General information

# Social Security Agreement between Australia and New Zealand

Category title	Description
<b>New Zealand Social Security System</b>	<p><b>New Zealand Social Security System</b> + Read more ...</p> <p>In New Zealand (NZ), social security is similar to Australia in that entitlement to payments is based on residence in NZ.</p> <p>Like Australia, NZ also has private pension superannuation-like schemes through deductions from paid employment. However, New Zealand Superannuation is the equivalent of Australian Age Pension and not to be confused with superannuation-like payments in Australia. New Zealand Superannuation is not income tested in NZ.</p> <p>NZ has a general direct deduction policy for any pensions from other countries, including from Australia. New Zealand's social security agreements with other countries may modify this in some circumstances. NZ therefore has similar provisions to Australia requiring a person to claim any entitlement to a pension from another country. This direct deduction policy is reflected in the Agreement and means that Australia will direct deduct pensions from third countries in some circumstances. See <a href="#">Rate calculation</a>.</p>

NZ has a general portability scheme based on residence. Special arrangements apply for some Pacific Island countries and provisions of New Zealand's social security agreements still apply.

Like the Department of Veterans' Affairs (DVA) in Australia, Veterans' Affairs New Zealand (VANZ) also pay pensions to people who have served in the military. New Zealand Veterans' Pension can be paid instead of New Zealand Superannuation but is not a VANZ payment and not to be confused with other payments such as War Disablement Pension paid by VANZ. See [Assessment and exempt payments](#) and [Other known payments](#).

## History and previous Agreements

### **Widow B Pension, Wife Pension and Bereavement Allowance** + Read more ...

Widow B Pension and Wife Pension were sunsetted in 1995 and, along with Bereavement Allowance, ceased to be paid from 2020. See:

- [Widow B Pension](#)
- [Wife Pension](#), and
- [Bereavement Allowance](#)

### **Original Agreement - 1944** + Read more ...

Agreements with NZ have been in place since the 1940s and have been revised and amended many times.

### **Full revision - 1 January 1995** + Read more ...

This version of the Agreement was host country style, meaning that only the country in which the person was resident paid the person's pension, which precluded entitlement to a pension from the other country.

Generally, a person could use a period of residence in one country exclusively to meet the requirement for payment in the other country, for example, 10 years residence in NZ was used to meet the qualifying residence requirement for Age Pension in Australia.

The 1995 Agreement covered:

- Age Pension
- Disability Support Pension (DSP)
- Widow B Pension
- Sole Parent Pension - is now Parenting Payment Single (PPS)
- Wife Pension
- Partner Allowance
- Parenting Allowance - now Parenting Payment Partnered (PPP)
- Additional Family Payments

#### **Note:**

- Also covered unemployment benefits until removed by protocol in October 2000. Carer Payment (CP) was also subject to the Agreement through the partner related provisions (Article 6.1)
- There was no requirement for DSP customers to be severely disabled
- Partner Allowance and PPP were only payable to the female partner of an Age Pension or DSP recipient

As a host country agreement, reimbursement provisions applied under the 1995 Agreement. In an annual reconciliation process, each country would reimburse the other for its customers living in the other country based on the customer's residence. Due to most customers living in Australia, the result was always an amount paid by New Zealand to Australia.

In recognition of these provisions in the 1995 agreement and existing customers, reimbursement was projected and agreed amounts scheduled in the transitional provisions of the 2002 Agreement (Article 26).

### **Provisions under the 1995 Agreement that continue to apply** + Read more ...

Payments granted under the 1995 Agreement **continue to be subject** to the provisions of that Agreement but may transfer to the current version of the Agreement if they meet the necessary requirements. A person may not transfer back to the 1995 Agreement.

As a host-country agreement, payment would be cancelled if the person departed permanently. Portability was limited to temporary absences only:

- Age Pension - 26 weeks
- DSP, Wife Pension, Widow B Pension, PPS - 4 weeks
- Partner Allowance, PPP - same as partner

**Note:** Carer Payment (CP) deemed to be paid under the Agreement was not portable outside Australia (s11 Social Security (International Agreements) Act 1999).

Any foreign pension from a third country received by a person paid under the 1995 Agreement is treated as a direct deduction in all cases. Each member of a couple is taken to receive half the total amount of foreign pension received by both the customer and their partner.

Any NZ pension received by a person paid under the 1995 agreement or that person's partner is not assessed. In some cases, a person who is paid under the 1995 Agreement whose partner receives an NZ pension may be better off by staying under the 1995 Agreement even if it means a period of non-payment, e.g. for portability.

**Full revision - 1 July 2002** + Read more ...

This version of the Agreement was shared responsibility in nature, meaning that the responsibility for supporting mutual customers was shared between the signatory countries.

The 2002 Agreement covered:

- Age Pension
- Disability Support Pension (DSP) for the severely disabled, and
- Carer Payment (CP) for carer partners of DSP customers

### **Lodgement**

The 2002 Agreement allowed an NZ citizen [residing in Australia](#) as a temporary visa holder (for example [non-protected SCV holder](#)) to be regarded as an Australian resident. This enabled customers affected by the [Australian Residence Rules for New Zealand citizens](#) to claim payments covered by the Agreement.

### **Qualification**

It also allowed customers to totalise to meet any necessary qualifying residence period using Australian historical residence and NZ Working Age Residence. See [Residence](#) and [Working Age Residence \(WAR\)](#).

**Note:** from 1 November 2012, following a Federal Court decision, DSP customers ceased having to meet the 10-year qualifying residence rule if their Continuing Inability to Work (CITW) occurred when they were [residing in Australia](#) (including as an SCV holder who is not protected). If the CITW occurred when the customer was a resident of NZ, the 10-year qualifying residence period still had to be met. **However**, this could be met by totalising Australian historical residence periods (including those as an SCV holder who is not protected) with NZ **historical** residence. This decision was not incorporated into the 2017 Agreement revision.

### **Rate**

The main difference from the 2017 Agreement is that customers affected by the 2002 Agreement were paid the NZ proportional rate based on their Working Age Residence if they were long-term outside Australia and present in NZ. The direct deduction rate was paid inside Australia unless they were paid the NZ proportional rate and were not long term inside Australia.

This led to anomalies where a customer would 'pass-through' either Australia or NZ and become affected by the Agreement and uncertainty as to the application of the rules when the customer went

to a third country from Australia.

For example:

- The NZ proportional rate would apply to a person if they went to NZ for just one day and continue for 26 weeks on departure and then revert to the ordinary rate payable, if any
- A person on a direct deduction rate who left Australia would remain on the direct deduction rate indefinitely in some cases
- A person with NZ pension who was living in a third country would immediately become affected by the direct deduction rate for any return to Australia regardless of the duration of the return

Other differences between the 2002 and 2017 rates were:

- Assessment of NZ benefits:
  - Under the 2002 Agreement most payments from NZ were ignored in all situations
- Assessment of third country pensions:
  - Under the 2002 Agreement most third country pensions were directly deducted

See [Rate calculation](#).

### Portability

Portability under the 2002 Agreement for travel between Australia and NZ was indefinite.

Portability under the 2002 Agreement for travel to third countries was for a maximum of 26 weeks, regardless the intended duration of the absence. That is for both permanent and temporary departures, portability was 26 weeks.

**Provisions of the 2002 Agreement that continue to apply** + Read more ...

Customers paid under the 2002 Agreement were transferred to the 2017 Agreement from 1 July 2017. While a person could not lose qualification for payment, any rate change due to the change in calculation methods was applied immediately.

Unless they lost qualification for any other reason, customers absent from Australia on 1 July 2017 were able to continue to receive their payment until the end of the portability period under the 2002 Agreement (26 weeks) or their return to Australia or NZ, whichever occurs first. Any subsequent departure on or after 1 July 2017 will be assessed under the 2017 rules. See [Portability](#).

### Effect of NZ Agreement on autonomous and other agreements

**Rate Calculation** + Read more ...

The provisions of an agreement normally only apply to payments made under that agreement with some beneficial provisions also applying to autonomous customers.

The rate calculations under the NZ Agreement will apply to **any** customer who receives an NZ pension in Australia or any Age Pension, Disability Support Pension (DSP) or Carer Payment (CP) who is long-term in NZ.

This means that an autonomous customer may become 'affected' by the NZ Agreement in various situations and then may subsequently become free of the effect after a period of time because of a further change in circumstances. See [Rate calculation](#).

**Concession Cards** + Read more ...

Because of the [Australian residence rules for New Zealand citizens](#) there are provisions in the social security law that allow a customer who is paid under the Agreement to receive a Pensioner Concession Card.

Where the customer is a special category visa holder (SCV) who is not protected, there is an additional income test for concessions cards that is performed after the NZ Agreement rate calculation that determines the rate of the customer's income support payment.

See:

- [Qualification/Totalisation](#)
- [Rate calculation](#)
- [Pensioner Concession Card \(PCC\)](#)

## NZ Agreement specific terms

### Special Category Visa (SCV) + Read more ...

A Special Category Visa (SCV) is generally automatically issued to a person who enters Australia using an NZ passport. For the purposes of social security law, SCV holders are either 'protected' or not.

For more information, see [Australian residence rules for New Zealand citizens](#).

SCV holders who are not protected can only receive either:

- a payment covered by the Agreement, or
- a special once-only payment of up to 26 weeks of specific payments

Under the Agreement, periods of residence in Australia where the person is not a protected SCV holder are included as periods as an Australian resident.

### Rate calculation terms

#### Third Country Pension (3CP) + Read more ...

This is defined in the Agreement (Article 1.1(r)) as any 'comparable foreign payment' for Australia or an 'overseas pension' for New Zealand (NZ).

- For NZ, 3CPs are either a direct deduction (NZ domestic legislation) or exempt (under Agreement)
- For Australia, 3CP can be a direct deduction or ordinary income. See [Rate calculation](#)

#### AU Notional Rate + Read more ...

This is the Australian direct deduction rate in Australia calculated **before** any NZ pension, or third country pension, is directly deducted, that is, the income and asset tested rate.

The Australian Notional Rate is used by NZ to cap the NZ Proportional Rate in Australia. It is not relevant for customers who are present long-term in NZ.

#### AU Actual Rate + Read more ...

This is the rate that is actually paid by Australia **after** considering any direct deduction or exemption of NZ pension and third country pensions. This may be a direct deduction rate in Australia or a proportional rate for customers who are present long-term in NZ.

#### NZ Notional Rate (NZ Proportional Rate) + Read more ...

This is the maximum theoretical NZ Proportional Rate in Australia **before** capping to the Australian Notional Rate is applied. Services Australia call this theoretical maximum the NZ Notional Rate. It is not relevant for customers who are long-term in NZ.

NZ advise both the maximum NZ Proportional Rate and the Australian Notional Rate when NZ pension is granted.

Code the NZ Proportional Rate in the **s 47E(d)** screen.

The NZ Notional Rate is used by Australia to apply the Current Zero Rate (CZR) processing.

#### Capping + Read more ...

Capping limits the NZ Notional/Proportional Rate in Australia to no more than the Australian Notional Rate (Article 9.3 and Article 10.2).

#### NZ Actual Rate + Read more ...

This is the rate of NZ pension that is actually paid to the person **after** the consideration of the capping in Australia or the direct deduction of Australian pension in NZ.

NZ provide the NZ Proportional Rate and the Australian Notional Rate when NZ pension is granted in Australia.

Code the **lower** of the 2 rates in the **s 47E(d)** field on the **s 47E(d)** screen.

The NZ Actual Rate is used by Australia to calculate the AU Actual Rate.

**NZ Assumed Rate (ASR)** + Read more ...

In some circumstances, Services Australia know that the rate of NZ pension (NZS/NZI/NZV) paid will be reviewed and changed once NZ receive the necessary information. To avoid any negative effects on customers' Australian rates, in these circumstances, Services Australia calculate and code the rate that NZ will pay rather than what they are actually paying. This is referred to as the NZ Assumed Rate (ASR).

The ASR is coded when a customer:

- comes to Australia long term and is receiving an NZ Domestic Rate of NZ pension. NZ will pay their domestic rate for 26 weeks and then stop payment. When they process the NZ pension claim they calculate the NZ Proportional Rate that should have been paid. The difference between the NZ Domestic Rate and the NZ Proportional Rate is a debt for the customer. There may be some arrears of the NZ Proportional Rate for the period where NZ stopped paying the NZ Domestic Rate

If the customer:

- lodges an Australian pension claim, the ASR is coded in the claim from the start date of the claim
- is already receiving an Australian pension, the ASR is coded from the date of lodgement of the NZ pension claim

or

- is a non-protected SCV holder who is long-term in Australia, receiving both an Australian pension and an NZ pension and a third country pension (3CP) is granted or changes. Because the 3CP is directly deducted from both the Australian and NZ pension rates, Services Australia know that the NZ pension rate will be less when NZ reassess, so Services Australia apply this lower NZ pension rate (ASR) when coding the 3CP

If the 3CP is:

- less than the NZ pension, no arrears coding is required as the negative adjustment for the 3CP is offset by the corresponding positive adjustment due to the decreased NZ pension for the same period
- more than the NZ pension, coding the arrears of the 3CP and zeroing the NZ pension from the arrears period start date (APSD) of the 3CP at the same time will correctly calculate the debt for the difference between the rate of the 3CP and the rate of the NZ pension that Services Australia had coded for that period

**s 47E(d)**

When the NZ Actual and Notional Rates are advised, these can be coded from the date of advice. There is no requirement to review the period the ASR was applied if there is no significant difference between the ASR and the NZ Actual Rate. If necessary, the secretary initiated review may be finalised to make a positive or negative adjustment for the ASR period.

A calculator and guide is available for staff in Centrelink International Services (CIS). See [Foreign pension coding](#).

**Current Zero Rate (CZR) and Override** + Read more ...

If the Australian Notional Rate is greater than zero but the direct deduction of NZ pension and third country pensions reduces the Australian Actual Rate to zero, the customer is considered to be Current Zero Rate (CZR) for all other purposes, e.g. concession cards, Residential Care Assessments (RCA).

When a customer is CZR and the Australian Notional Rate increases, for example when the Australian Consumer Price Index (CPI) is applied in March and September, a small Australian rate may become payable.

If the NZ Notional Rate is higher than the NZ Actual Rate, Services Australia know that NZ will increase the NZ Actual Rate once they take the increased Australian Notional Rate into account.

If the direct deduction of the NZ Notional Rate, instead of the NZ Actual Rate, would still result in a zero rate, the system overrides the rate calculation and forces CZR to continue.

This is referred to as the CZR Override and displays on the **s 47E(d)** screen as 'New Zealand zero rate override'.

The CZR Override applies for partnered cases if **both** customers have:

- the same Australian Notional Rate, **and**
- an NZ Notional Rate higher than the Australian Notional Rate

**s47E(d)**

**Disability terms****Severe Disablement** + Read more ...

Under the Agreement, for Australian Disability Support Pension (DSP) and NZ Supported Living Payment (NZI), the customer must be severely disabled but must also satisfy other conditions.

Like Continuing Inability to Work (CITW) assessments, where the person was residing when they became severely disabled needs to be determined for DSP claims, transfers to the NZ Agreement for portability and for Foreign Pension System (FPS) screening for NZI.

**Date the customer became severely disabled** + Read more ...

This is the literal date the customer became severely disabled, for example, at birth, from date of accident, etc., and is used to determine whether the customer meets Article 2.2 of the Agreement.

If the customer became severely disabled while residing in a **third country**, the customer cannot use the Agreement (Article 2.2(b)).

**Date of Severe Disablement (DoSD)** + Read more ...

If the customer became severely disabled while residing in **Australia or New Zealand**, the customer can use the Agreement (DSP) (Article 2.2(b)).

If so, the DoSD then becomes the date of assessment, that is, the start date of the DSP claim or the date of transfer to the Agreement for portability or the date of lodgement of the claim for NZ Supported Living Payment (NZI).

**Note:**

- The DoSD is required for **all** DSP customers who are present long-term in NZ (and who therefore receive a proportional rate)
- The DoSD should normally only be set once and used for all future purposes unless the customer goes off payment and is subsequently assessed and found to be severely disabled for a **different** condition or claim

**s 47E(d)**

+ Read more ...

The date to be used is coded on the [s 47E\(d\)](#)

If the customer became severely disabled while residing in:

- a **third country**, the literal date is coded on **PDI**
- **AU or NZ**, the date of DSP grant, transfer for portability or NZI claim lodgement

The **Severe Dis Date** used by the system to:

- see if the customer became severely disabled in Australia or NZ (Article 2.2(b))
- see if the customer has 12 months residence in 'the territory of the other Party' (Article 2.2(c)), and, where appropriate
- mark the end date of a customer's period of Working Age Residence

**Pension age** + Read more ...

Pension age is defined in the Agreement (Article 1.1(j)) as the qualifying age for Australian Age Pension or New Zealand Superannuation, whichever is the higher.

It is used to determine the minimum qualifying age for both Australian Age Pension and New Zealand Superannuation (NZS), and the corresponding upper age for Australian Disability Support Pension (DSP) and New Zealand Supported Living Payment (NZI) where the Agreement is required for lodgement or qualification.

For example, an NZS claimant [present long-term](#) in Australia requires the Agreement for lodgement and therefore needs to be the higher age.

**Present long-term** + Read more ...

'[Present long-term](#)' is defined in the Agreement (Article 1.1(l)). A person is considered present long-term in a country if they:

- move permanently, or
- travel temporarily with the intention to remain for more than 12 months, or
- have been physically present for continuous period of 26 weeks

This is based on the NZ policy of accepting a person as ordinarily resident in NZ.

The country of long term presence on the [s 47E\(d\)](#) screen is used to determine the base rate calculation to apply. See [Rate calculation](#).

System rules exist which automatically determine the present long-term country based on combination of confirmed movement data from the [s 47E\(d\)](#) and [s 47E\(d\)](#) screens and residence data from the [s 47E\(d\)](#) screen:

[s 47E\(d\)](#)

**Note:** there is no mechanism for recording a customer's intent in relation to travel. Where a customer is travelling temporarily but intends to remain in the other country for a period exceeding 12 months, the [s 47E\(d\)](#) screen will need to be manually updated. This can only be done by an authorised staff member in International Services.

**Social Welfare Number (SWN)** + Read more ...

The SWN is the New Zealand client/ reference number. It is 9 digits long. The correct format is nnnnnnnnn.

Take care when coding SWNs to ensure the automated liaison process occurs correctly. See [Agreement liaisons, NZ CICs and exchange of information](#).

**Note:** there is an agreed process to update customer records with an SWN so they can access the International Verification Facility (IVF, also as known as the portal). See [Agreement liaisons, NZ CICs and exchange of information](#).

**Staff must not** create a record on the s 47E(d) screen just to record an NZ reference number (SWN).

**Only record** an SWN on the s 47E(d) screen:

- where an s 47E(d) record exists
- to key an s 47E(d), or
- to process an NZ Service Decision

**In all other cases**, on the s 47E(d) screen, code the s 47E(d) field.

**Special Banking Option (SBO)/Direct Payment Method (DPM) + Read more ...**

There are 2 banking options available to customers present long-term in NZ:

- Special Banking Option (SBO), which is an account in the customer's name but is managed by the NZ authorities, or
- Direct Payment Method (DPM), which is an ordinary bank account in the customer's name

SBO may be used due to New Zealand's general policy of direct deduction of pensions from other countries. Payments from other countries, including Australia, are deposited into the SBO account and the NZ authorities pay the person a full rate of NZ pension into a separate account owned by the customer. The NZ authorities retain the amounts deposited into the SBO account, offsetting their outlays, and avoiding the need for NZ to work out how much 'top up' they need to pay the customer each pay.

Any queries about setting up, or issues with, SBO accounts should be referred to the NZ foreign pension authorities.

**Note:**

- SBO may be managed by the NZ authorities, but Services Australia treats SBO as a normal bank account provided by the customer
- SBO has a BSB of s 47E(d) and resolves to s 47E(d) when coded on the s 47E(d) screen
- Older SBO accounts have a BSB of s 47E(d) If new SBO bank account details are provided to Services Australia with the older BSB, for example via a new claim or **AUS178**:
  - confirm the correct BSB with the NZ foreign pension authority before coding s 47E(d)
  - it is very unlikely that a new SBO account will have the older SBO BSB

SBO cannot be used in all circumstances. If any of the following apply, DPM **must** be used instead:

- If a customer does not want to be paid into SBO
- If the total amount rate of 'foreign' pensions received, including Australian pension, is higher than the maximum NZ rate, or
- If a customer has an existing Australian debt, or debt shell, when they are assessed as being present long-term in NZ

**Note:**

- Where a customer who is paid into SBO incurs an Australian debt that would normally be recovered by withholdings, it may be possible for the NZ authorities to return amounts

through the Arrears Debts Schedules. This is only possible where the customer was paid into SBO for the **entire** debt period. See [New Zealand Agreement debt recovery requests](#)

- Arrears generated by an Australian claim grant **must not** be released to a customer who is paid via DPM. Arrears must be embargoed within the new claim on the **s 47E(d)** screen. See [Claims for Australian payments under International Agreements](#).

Information for International Services (CIS) is available through the Centrelink International Services (CIS) homepage. See the [Resources](#) page for a link.

#### **Working Age Residence (WAR)** + Read more ...

Instead of periods of Working Life Residence (WLR), the Agreement with New Zealand uses periods of Working Age Residence (WAR).

WAR is defined (Article 5.5) as a period of residence in either country starting from 20 years of age and ceasing when the customer turns pension age.

**Note:** for disability pensions, WAR ceases to accumulate at the Date of Severe Disablement (see above).

- Australian working age residence is known as AWAR
- New Zealand working age residence is known as NZWAR

## **Residence**

A summary of residence periods under the Agreement is available on the **s 47E(d)** screen.

#### **Australian resident** + Read more ...

The Agreement allows NZ citizens who do not hold a permanent visa but are lawfully [residing in Australia](#) to be taken to be an Australian resident for the purposes of the Agreement only (Article 5.1).

This means that Special Category visa (SCV) holders who are not 'protected' can make a claim under the Agreement and can count periods [residing in Australia](#) while not 'protected' as periods of Australian residence. See [Australian Residence Rules for New Zealand citizens](#).

This also means that an SCV holder who is not 'protected' and who was [residing in Australia](#) at the date they first met the continuing inability to work (CITW) criteria does not need to meet the qualifying residence period for Disability Support Pension (DSP), i.e. does not need to totalise. See [Qualification/Totalisation](#).

For Australian pension purposes under the Agreement only, a person may be accepted as an Australian resident if they have been present in Australia for 26 weeks or intend to remain for 12 months or more that is, they are [present long-term](#) in Australia. See New Zealand resident below.

#### **New Zealand resident** + Read more ...

NZ will generally accept a person as 'ordinarily resident' in NZ if the person has been present in NZ for at least 26 weeks or intends to remain for 12 months or more.

For this reason, policy advice is that, for Australian pension purposes under the Agreement only, a person may be accepted as an NZ resident if they meet the criteria above.

The Agreement excludes periods of residence in NZ if, at the time, the person was unlawfully in NZ or held a:

- visitor's permit
- temporary work permit, or
- student permit

**Note:** on request, the NZ authorities may be able to confirm visas and permits held.

Under the Agreement, the territory of New Zealand excludes:

- Cook Islands

	<ul style="list-style-type: none"> <li>• Niue, and</li> <li>• Tokelau</li> </ul> <p>British citizens who arrived in NZ before 2 April 1974 were allowed to reside in NZ without a visa or a permit. As such, they are covered by the agreement.</p>
<b>Authorities, Institutions and Liaison Agencies</b>	<p>Contact details for <a href="#">foreign pension authorities</a> are available in the <a href="#">s 47E(d) facility</a>.</p> <p><b>Competent authorities</b> + Read more ...</p> <p><b>For Australia:</b></p> <p>Department of Social Services (DSS)</p> <p><b>Note:</b> NZ authorities maintain the toll free number 1800 150 479 for customers in Australia to contact them directly.</p> <p><b>For New Zealand:</b></p> <p>Ministry of Social Development (MSD)</p> <p><b>Competent institutions</b> + Read more ...</p> <p><b>For Australia:</b></p> <p>Services Australia</p> <p><b>For New Zealand:</b></p> <p>Ministry of Social Development (MSD)</p> <p><b>Note:</b> the service delivery arm of MSD is called Work and Income (also known as WINZ).</p> <p><b>Liaison agencies</b> + Read more ...</p> <p><b>For Australia:</b></p> <p>Centrelink International Services (CIS)</p> <p><b>For New Zealand:</b></p> <p>International Services within MSD</p>
<b>Exchange of information and liaison forms</b>	<p>See <a href="#">Agreement Country Document Catalogue (ACDC)</a> for samples of forms, foreign documents and translations.</p> <p><b>Exchange of information</b> + Read more ...</p> <p>Under the Agreement with New Zealand, information held about customers may be exchanged between the liaison agencies to determine entitlement to payments under the Agreement and under either country's domestic legislation (Article 18.3).</p> <p><b>Note:</b> family assistance is outside the scope of the Agreement for both the exchange of information and recovery of debts.</p> <p>An automated liaison process applies with NZ. Certain types of changes in circumstances (CICs) for mutual Australian and NZ pensioners are extracted and sent between the countries daily. See <a href="#">Agreement liaisons, NZ CICs and exchange of information</a>.</p> <p>The manual liaison process with NZ uses <a href="#">Autonomy Process Automation</a>.</p> <p>For information on bulk data exchange, see <a href="#">International Data Exchange Program and auto-indexation of foreign pensions</a>.</p> <p><b>Australian liaison form</b> + Read more ...</p> <p>The following liaison form is completed by Centrelink International Services (CIS) and sent to NZ:</p>

- **AUS187NZ** - Australia/ New Zealand Agreement on Social Security

For help with creating and completing the liaison form, see [Agreement liaisons, NZ CICs and exchange of information](#).

**New Zealand liaison form** + Read more ...

The following liaison forms are completed by NZ and sent to CIS.

#### **Autonomy Process Automation (APA)**

The manual liaison process with NZ uses Autonomy Process Automation (APA). APA uses secure internet protocols to transfer a range of agreed forms.

Types of liaisons include:

- **Application for AUS Service:** this is a hardcopy liaison sent with claims for Australian pension
- **Generic Liaison Form:** used for any general enquiry
- **Service Decision:** used to notify decisions on claims
- **Residency Verification:** used to request residence information from NZ
- **Change of Payment Method:** used to advise of changes to bank accounts, including [Special Banking Option \(SBO\)](#)
- **Medical Details Request:** used to request medical examinations/forms
- **Review and Appeal Request:** used to facilitate customer appeals against NZ decisions
- **Arrears Payment Schedule:** used to reconcile embargo amounts
- **Debt Certificate:** used to request recovery of an Australian debt from NZ payments
- **Debt Recovery Schedule:** used to reconcile NZ debts recovered from Australian payments
- **CIC Enquiry:** used to request information about an automated liaison
- **General Adjustments Enquiry:** used to request information about Australian cost of living increase (CPI)

See [Agreement liaisons, NZ CICs and exchange of information](#).

#### **Medical assessments**

See [Agreement Country Document Catalogue \(ACDC\)](#) for samples of forms, foreign documents and translations.

**Medical assessments** + Read more ...

As the definition of severely disabled applies to both countries, the domestic process and reports used in Australia are used by both countries under the Agreement. Specific forms are used to replicate the Australian domestic process in NZ.

Medical examinations may also be undertaken upon request for foreign pension claim purpose. The liaison agency contacts Services Australia and request this. There is no provision for reimbursement of costs to either country.

The customer should contact Services Australia if they receive a direct request from the liaison agency to undertake a medical examination. The customer must be advised to undertake Services Australia's [foreign pension medical assessment](#) process. Where the customer has already undertaken a medical examination based on a direct request from the Agreement partner without consulting Services Australia, the customer should contact the liaison agency to discuss any reimbursement options.

If a customer is claiming reimbursement of costs based on undertaking a medical examination requested by Services Australia for foreign pension purpose, consider all evidence provided. For example, if incorrect advice was provided to the customer by Services Australia that caused them to seek an independent medical examination which caused the customer to be out of pocket.

See [Customer compensation and Act of Grace](#).

#### **Double coverage/Taxation and Healthcare**

See general information about [early release of superannuation, refunds of contributions, double coverage, taxation and health insurance](#).

**Double coverage/certificates of coverage** + Read more ...

There are no [double coverage](#) provisions in the Agreement with New Zealand.

Any enquiries about [double coverage or certificates of coverage](#) should be directed to the [Australian Taxation Office \(ATO\) website](#).

**Taxation** + Read more ...

Any queries about taxation of pensions or the requirement to lodge a tax return should be directed to:

- In the other country - the tax authority in the other country directly
- In Australia - the [Australian Taxation Office \(ATO\) website](#)

See general [taxation](#) information, including issuing Australian payment summaries.

### **Tax treaty**

Australia has a [double tax agreement](#) with NZ, which avoids the need to pay tax in both countries.

A person who is 'resident' in one country (according to the definition in the tax agreement) generally only pays tax on pensions in that country.

Tax deductions from income by one country may be allowed as a credit against tax payable in the other country.

**Note:** DSP is not taxable income in Australia but any New Zealand Supported Living Payment received in Australia is subject to taxation.

### **Tax deduction**

NZ pensions:

- may be taxed at the source in NZ
- are not taxed in Australia as there is a limit in the Agreement which effectively means a person cannot receive more NZ pension in Australia than the taxed pension rate in New Zealand (Article 9(b)(i) and (ii) and Article 10(1)(b)(i) and (ii))

The gross rate of NZ pension, before **any** deduction is maintained.

### **New Zealand tax year**

New Zealand uses the period 1 April - 31 March as the tax year.

**Health Insurance/Medicare** + Read more ...

Australia has a [Reciprocal Health Agreement \(RHCA\)](#), with New Zealand.

See general information on [health insurance and Medicare coverage](#).

Any queries about:

- Health insurance coverage in the other country – direct the customer to contact the health insurance authority in the other country
- Medicare coverage - direct them to [Medicare](#)

### **Additional information**

**Languages** + Read more ...

New Zealand has 2 official languages – English and [Maori](#)

See [Maori](#) naming conventions and pronunciation.

**Address and contact details** + Read more ...

Telephone country code is +64

Fixed telephone region codes:

- North Island: 9, 7, 6, 4
- South Island region code: 3

**Street address**

Title FirstName Surname [Addressee]

195A Halifax Street [Street]

Tahunanui [Suburb]

Nelson 7011 [Town and postcode]

NEW ZEALAND

**Street address with unit/flat**

Title FirstName Surname [Addressee]

12/455 Sydenham Street [Unit identifier, Street]

Northland [Suburb]

Wellington 6012 [Town and postcode]

NEW ZEALAND

**Rural address**

Title FirstName Surname [Addressee]

220A Lynwood Avenue [Street number and street name]

RD 1 ['RD' + RD number]

Otaki 5581 [Town and postcode]

NEW ZEALAND

**Post Office Box address**

Title FirstName Surname [Addressee]

PO Box 17999 [PO Box and number]

Greenlane [PO Box town]

Auckland 1546 [Town and postcode]

NEW ZEALAND

**Note:**

- The town or city, followed by the postcode, is mandatory for all addresses, e.g. Auckland 0620
- If the postcode has a zero at the front, include the zero
- Wherever possible, spell in full each word of the address, including words like 'Street' and 'Road'

**Same sex relationships** + Read more ...

NZ's Civil Unions legislation recognises registered same sex couples to ensure that the registered couples have the same rights and entitlements as legally married couples under NZ law.

New Zealand also allows same sex couples to be married.

## Rules for Australian payments

Category title	Description
<p><b>Payments covered</b></p>	<p><b>Payments covered under the Agreement</b> + Read more ...</p> <p>For Australia, the Agreement with New Zealand (Article 2.1) covers:</p> <ul style="list-style-type: none"> <li>• Age Pension</li> <li>• Disability Support Pension (DSP)</li> <li>• Carer Payment (CP)</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• A person must be pension age for Age Pension (Article 11.2 and Article 12.4)</li> <li>• DSP is <b>only</b> covered where the customer: <ul style="list-style-type: none"> <li>◦ is <b>severely disabled</b> (Article 2.2(a)), <b>and</b></li> <li>◦ was <b>resident</b> in either Australia or NZ on the <b>date the customer became severely disabled</b> (Article 2.2(b)), <b>and</b></li> <li>◦ was resident in the territory of the other party for at least one year before the <b>date of severe disablement</b> (DoSD) (Article 2.2 (c)). For example, if resident of NZ at lodgement/transfer to Agreement the customer must have accrued 12 months historical residence in Australia (residence periods as <b>non-protected SCV holder</b> is included) and vice versa. See <a href="#">Australian Residence Rules for New Zealand Citizens</a></li> </ul> </li> <li>• CP for carer partners of DSP only (Article 2.1(a)(iii)), noting the partner does <b>not</b> have to be paid by virtue of the NZ Agreement but can receive their payment under autonomous conditions or by virtue of an agreement with a third country</li> <li>• <b>Additional child amounts</b>, also known as Overseas Child Component and Additional Child payment, are not included in the proportional rate calculation (s14A Social Security (International Agreements) Act 1999). See <a href="#">Rate calculation</a></li> </ul> <p>For more information, see:</p> <ul style="list-style-type: none"> <li>• <a href="#">NZ Agreement specific terms</a></li> <li>• <a href="#">Residence</a> and</li> <li>• <a href="#">Working Age Residence (WAR)</a></li> </ul>
<p><b>Claim forms and processes</b></p>	<p>See <a href="#">Agreement Country Document Catalogue (ACDC)</a>, for samples of forms, foreign documents and translations.</p> <p><b>In Australia</b> + Read more ...</p> <p><a href="#">Claims for Australian payments under International Agreements</a> use the same methods and processes as domestic claims.</p> <p><b>Note:</b> NZ requires a person to reclaim their NZ pension when they move between Australia and New Zealand on a <a href="#">long-term basis</a>.</p> <p><b>In New Zealand</b> + Read more ...</p> <p>NZ has similar legislation to Australia, which requires NZ pensioners to claim any foreign pension they are entitled. They usually issue the forms to the customer automatically.</p> <p>Forms to claim an Australian payment in NZ can be obtained by:</p> <ul style="list-style-type: none"> <li>• downloading the form from the Services Australia website. See the <a href="#">Resources</a> page for a link</li> <li>• contacting Centrelink International Services (CIS)</li> <li>• contacting the <a href="#">New Zealand authorities</a></li> </ul>

**Australian forms needed:**

The customer is to complete and provide the following:

All claims

For all payments:

- **AUS140NZ** - Australian Pension Claim – Social Security Agreement between Australia and New Zealand

**DSP only:**

- **AUS142** - Work Capacity - Customer Information
- **AUS109** - Treating Doctor's Report - outside Australia
- **AUS175** - Medical Assessment Report - Disability Support Pension (Outside Australia)

**Note:** NZ arranges for the AUS175 to be completed on a case-by-case basis.

**CP only:**

- **AUS156NZ** - Assessment for Carer Payment - New Zealand
- **AUS156NZa** - Health Professional Assessment for Carer Payment - New Zealand

**Note:** other forms may be required. See [Medical assessments](#)

Forms can be lodged at any Work and Income office in New Zealand.

Under Section 4 of the Administrative Arrangements, New Zealand will:

- accept and date stamp the AUS140 form
- accept the MOD iA form and any other Australian forms and/or supporting documentation
- verify the customer's identity and personal details
- if necessary, arrange medical forms to be completed, and
- send the form(s) and any supporting documentation to Services Australia with a liaison form specifying periods of coverage in NZ and information regarding NZ pension and any third country pension

See [Exchange of information and liaison forms](#).

**Embargo of Australian arrears in a new claim****Embargo of Australian arrears** + Read more ...

Where NZ is paying a pension and Australia grants a corresponding payment in NZ, NZ will recalculate their rate in accordance with the Agreement. Due to the direct deduction policy in NZ, this results in an overpayment for a period in the past. NZ always requests an embargo of the arrears of Australian pension to recover any debt.

Arrears paid to SBO do not need to be embargoed as money paid into SBO accounts is 'kept' by NZ.

Arrears paid to a DPM account **must be manually** embargoed on the **s 47E(d)** screen within the new claim. Do not release arrears to a customer paid into a DPM account.

The arrears amount is directed to a holding account by coding in the [new claim](#) activity.

Embargoed amounts are sent to NZ every month. The [Finance Tasmania Team](#) is responsible for making payments and sending a schedule containing information about individual arrears payments to NZ.

See [New Zealand embargoes](#).

**Lodgement rules and start day**

All [claims for Australian payments under International Agreements](#) are assessed by Centrelink International Services (CIS).

**Residence rules for claims** + Read more ...

If a person is not an Australian resident and in Australia on the date the claim is made, they may use the Agreement to meet the residence rules for claims if, on that date, they are:

- an Australian resident (Agreement definition) or a resident of New Zealand (Article 11.1(a)) and
- [present long-term](#) in Australia or New Zealand (Article 11.1(b))

**Note:** person must be at least pension age (Agreement definition) to claim Age Pension (Article 11.2).

**Claim lodgement** + Read more ...**Claims under the New Zealand Agreement**

Claims for Australian payment under the New Zealand Agreement may not be lodged in other Australian Agreement country.

See [Claim Lodgement Matrix \(CLM\)](#).

**Accepting other Agreement claims**

NZ will not accept claims for Australian benefits under other Australian Agreements.

**Claim lodgement consideration**

There are no specific considerations under the New Zealand Agreement.

**Date the claim is 'made' and start day** + Read more ...

The normal rules for working out the date a claim is 'made' and the start day apply to claims under the Agreement with New Zealand. However, the Agreement also allows:

- the date of lodgement of a claim for an Australian payment in New Zealand to be used as the date of lodgement in Australia (Article 17.2), or
- the date of lodgement of a claim for an NZ payment in NZ to be used as the date of lodgement of a claim for the corresponding Australian payment (FP claim = AU claim) (Article 17.4) if:
  - the customer requests the NZ claim to be considered as an Australian claim, or
  - the person declares periods of residence in Australia at the time of claiming the NZ payment, and
  - the Australian claim is received within 12 months of the NZ claim being lodged

For coding help see:

- [Claims for Australian payments under International Agreements](#), and
- [Start Day \(CLK\)](#).

**Qualification/Totalisation****Totalisation of Qualifying Periods** + Read more ...

The Agreement allows:

- totalisation of periods of Australian residence (Agreement definition) and periods of working age residence in NZ (NZWAR) to meet any minimum periods to qualify for an Australian pension, for example, 10 years for Age Pension (Article 12.1)
- the total of any non-continuous periods of NZWAR to be considered to be continuous to meet any continuous residence requirements (Article 12.3)

**Note:**

- Carer Payment (CP) has unique totalisation rules (see below)
- Overlapping Australian and NZ residence periods are only counted once (Article 12.2)

- Adjoining periods of Australian residence and periods of NZWAR can also be considered to be continuous (Policy)

See:

- Resources in [International Social Security Agreements](#) for examples of totalisation
- [Residence and Working Age Residence \(WAR\)](#) for more information

#### **Age Pension** + Read more ...

A person must be at least pension age (Agreement definition) to be able to totalise for Age Pension (Article 12.5).

#### **Disability Support Pension (DSP)** + Read more ...

For DSP, a person who was an Australian resident (Agreement definition) when they first met the continuing inability to work (CITW) criteria does not need to meet the 10 year qualifying residence requirement. This means that they do not need to totalise.

#### **Carer Payment (CP)** + Read more ...

CP does not ordinarily have a minimum qualifying residence period however when claimed under the NZ Agreement, CP is only payable to a person if they have lived in NZ or Australia for a combined total of 2 or more years (Article 11.4).

This clause effectively imposes a residence requirement but may also allow a customer to overcome any Newly Arrived Residence Waiting Period (NARWP) that might ordinarily apply to them if they are inside Australia and claiming CP.

See [Newly Arrived Resident's Waiting Period \(NARWP\) and Qualifying Residence Period](#).

**Note:** a person who is resident and present outside Australia has not entered Australia and therefore does not have a NARWP.

#### **Minimum Working Age Residence (WAR) to totalise** + Read more ...

To be able to use the totalisation provisions, a person who is not an Australian resident at the date of lodgement must have at least 12 months [Australian Working Age Residence \(AWAR\)](#) in Australia of which 6 months must be continuous (Article 12.3(a)).

**Note:** unlike AWAR for rate, this period cannot be rounded.

No minimum AWAR is required if the person is an Australian resident at the date of lodgement (Article 12.3(b)).

#### **Ongoing requirements** + Read more ...

The Agreement allows the ongoing residence requirement for DSP and CP to be met.

#### **Concession Card entitlement** + Read more ...

Entitlement to a Pensioner Concession Card (PCC) normally requires a person to be an Australian resident. However, customers paid under the Agreement with New Zealand are entitled to a pension provided they are in Australia, even if they are not residing in Australia (s1061ZA(4) Social Security Act 1991). To issue a PCC to an NZ Agreement customer who is temporarily in Australia, see [Pensioner Concession Card \(PCC\)](#).

**Note:** there is an additional income concession card test that applies to special category visa (SCV) holders who are not 'protected' under Rate Calc B. See [Rate calculation](#).

#### **Rate calculation**

The New Zealand Agreement is unique in that it affects autonomous customers **and** customers paid under other agreements who:

- receive:
  - NZ Superannuation

- Supported Living Payment, or
- NZ Veterans' Payment, and/or
- are [present long-term in NZ](#) and receiving:
  - Age Pension
  - Disability Support Pension (DSP), or
  - Carer Payment (CP)

#### **Rate calculation method** + Read more ...

Consistent with agreements, there are 2 rate calculation types paid under the New Zealand Agreement. Each type has several different variations which are known by the different system codes that are applied:

- [Direct Deduction](#)  
Including Rate Calc A and B
- **Proportional**  
Including Rate Calc C, D, E and F

See information below on the rate calculation method codes.

The rate calculation method that applies is determined by the country in which the customer is [present long-term](#) as recorded in the **s 47E(d)** screen. A value of:

- **s 47E(d)** will cause the direct deduction rate to be paid
- **s 47E(d)** will cause a proportional rate to be paid
- **s 47E(d)** will cause a non-New Zealand Agreement rate to be paid (where payable).

#### **Present long-term in New Zealand** + Read more ...

The Agreement with New Zealand contains specific proportional rate calculations where the person is [present long-term](#) in NZ (Article 13). [Additional child amounts](#) are **excluded** in these proportional rates.

This means:

- customers paid under the Agreement who are outside Australia are paid a proportional rate according to their Australian Working Life Residence (WLR), and
- the Rate Limiter/Limited Rate does not apply

Unlike Australia's other social security agreements that use Australian [Working Life Residence \(WLR\)](#), the New Zealand Agreement uses [Working Age Residence \(WAR\)](#) to calculate the proportional rate when one applies. The [Rate Limiter/Limited Rate](#) does not apply.

There are several proportional rate calculations defined in the New Zealand Agreement. The calculation which applies depends on whether the customer receives

- Age Pension or Disability Support Pension (DSP) or Carer Payment (CP), and
- whether the customer has 10 years historical residence in NZ or not

In all proportional rate calculations for customers present long term in NZ, the NZ pension is disregarded in the rate calculation.

The reason for this is that if a customer has lived in NZ for less than 10 years, they cannot qualify for NZ pension without the Agreement, so Australia takes responsibility for periods of residence in third countries (for Age Pension only) and changes the assessment of [third country pensions](#) (Agreement definition).

This may have a significant impact on the rate paid in NZ. Care must be taken when providing advice to customers, see below.

The New Zealand Agreement does **not** include the proportionalisation of any NZ defined benefit in the income test ([Randisi concession](#)).

Although a person may be qualified for an Australian payment or portable outside Australia, if the customer has no WAR the rate of payment outside Australia will be nil.

When a person is paid a proportional rate under an agreement, [Rent Assistance \(RA\)](#) cannot be paid. Other add-ons such as Energy Supplement and Pension Supplement are payable under normal [add-ons portability rules](#).

Examples of when a customer is paid a proportional rate includes (but not limited to):

- permanently overseas
- temporarily overseas longer than 26 weeks for Age Pension
- former resident transferring to the agreement for portability

### Age Pension

- **Rate Calc C** - If the customer has lived in New Zealand for less than 10 years:
  - $(540 - NZWAR)/540$  (Article 13.5(a))
  - any [third country pension](#) (Agreement definition) is assessed as a direct deduction (Article 13.7(b))
  - no minimum AWAR period
- **Rate Calc D** - If the customer has lived in New Zealand for 10 years or more:
  - AWAR/540 (Article 13.5(b))
  - any [third country pension](#) is assessed as ordinary income
  - customer requires a minimum of 12 months AWAR

### Disability Support Pension (DSP)

- **Rate Calc E** - If the customer has lived in New Zealand for less than 10 years:
  - $AWAR/(AWAR + NZWAR)$  (Article 13.6)
  - any [third country pension](#) (Agreement definition) is assessed as a [direct deduction](#) (Article 13.7(b))
  - customer requires a minimum 12 months AWAR
- **Rate Calc F** - If the customer has lived in New Zealand for 10 years or more:
  - $AWAR/(AWAR + NZWAR)$  (Article 13.6)
  - any [third country pension](#) is assessed as ordinary income
  - customer requires a minimum 12 months AWAR

### Carer Payment (CP)

CP receives the same proportion as the DSP partner (Article 13.8).

**Note:** this also applies during any bereavement period. There are known issues with system processing for these cases. The approved workaround is to place the customer on a manual rate.

### Returns to Australia

The NZ Agreement proportional rate continues to apply until the customer is [present long-term](#) in Australia (Article 13.9).

### Notes:

- because NZ requires a person to reclaim their NZ pension when they move between Australia and NZ on a [long-term basis](#), if a customer is receiving both Australian and NZ pensions, returns to Australia long term, an NZ Assumed Rate (ASR) **must** be coded from the date of lodgement of the NZ pension claim. See [Foreign pension coding](#).
- a customer who is paid under the NZ Agreement is entitled to a Pensioner Concession Card (PCC) while they are temporarily in Australia. See [Pensioner Concession Card \(PCC\)](#).

**Present long-term in Australia** + Read more ...

Customers in Australia who receive a defined NZ benefit (NZ superannuation (NZS)), NZ Supported Living Payment (NZI) or NZ Veterans' Pension (NZV)) are paid a New Zealand Agreement specific [direct deduction](#) rate (Article 13.2).

**Note:**

- the [direct deduction](#) of any defined NZ benefit applies to **any** Australian Social Security income support payment
- defined NZ benefits are halved and applied equally to both members of a couple. Where both members of a couple receive a defined NZ benefit, the [direct deduction](#) amount is the combined total of both amounts which are then halved and applied equally to each person

[Direct deductions](#) generally reduce the maximum amount payable before the income and assets test is applied. Under the New Zealand Agreement, the income or assets test is applied first, giving the [Australian Notional Rate](#). The direct deduction of any defined NZ benefit then applies.

If the person is not payable after the income or assets test is applied, that is their Australian Notional Rate is nil, the person is not entitled to income support. If the [Australian Notional Rate](#) is greater than nil but the rate is nil after the NZ direct deduction is applied the person is considered to be [Current Zero Rate \(CZR\)](#) (Article 15.3).

**All income support payments**

- **Rate Calc A** - If the customer is an Australian resident:
  - NZ benefits covered by the Agreement are ignored as income and direct deducted after the income or assets test (Article 13.2(c)), and
  - [third country pensions \(3CP\)](#) are assessed as for autonomous customers
- **Rate Calc B** - If the customer is a special category visa (SCV) holder who is not protected:
  - NZ benefits covered by the Agreement (Article 13.2(c)) and [third country pensions \(3CP\)](#) (Article 13.7(a)) are ignored as income and direct deducted after the income or assets test

The reason for Rate Calc B is that a SCV holder who is **not protected** will not qualify for Australian pension without the Agreement. NZ takes responsibility for periods of residence in third countries and changes the assessment of these payments.

Because the grant of a [3CP](#) affects both the Australian and the NZ rates, the [NZ Assumed Rate](#) must be applied.

**Rate Calc B additional income test for concession cards**

Current zero Rate (CZR) customers may still get a [Pension Concession Card \(PCC\)](#), to avoid providing an advantage over autonomous customers, there is an additional income test for concession cards for customers paid Rate Calc B under the Agreement.

This additional income test applies Rate Calc A, that is, re-introduces [third country pensions](#) as income to see if the customer would have had an [Australian Notional Rate](#) under that calculation.

If so, the customer is eligible for the concession card but if not, their concession card entitlement will be end dated. This is shown on the **s 47E(d)** screen where the reason for the end date of a concession card will be **s 47E(d)**

**Departures to New Zealand**

The NZ Agreement [direct deduction](#) rate continues to apply until the customer is [present long-term](#) in NZ (Article 13.3).

**Departures to third countries** + Read more ...

Where a customer receives an NZ Agreement rate and that customer departs Australia or NZ for a third country, the rate calculation method that applies immediately before departure, i.e. proportional or direct deduction, generally remains the same for the period the Australian payment is portable under the terms of the Agreement (Article 13.10). That is, it will change immediately for permanent departures or after a defined period for temporary departures. See [Portability](#).

Once the NZ Agreement rate calculation method ceases to apply, customers who remain payable, that is autonomous customers or those payable by virtue of another agreement, will revert to the rate that would otherwise have been payable.

This may be a non-proportional rate with or without supplements or a proportional rate based on [Working Life Residence \(WLR\)](#) etc.

### Third country pass through situations

If a customer travels to NZ from Australia, or vice versa, and subsequently travels to a third country **before** the payment method changes, the payment method continues unchanged in that third country for the period of portability of the payment under the NZ Agreement, i.e. the payment method period resets. See [Portability](#).

### Assessment of defined NZ benefits + Read more ...

Regardless of the rate calculation method that may apply, the assessment of defined NZ benefits (NZ Superannuation (NZS)), NZ Supported Living Payment (NZI) or NZ Veterans' Pension (NZV) is dependent on the portability of that payment under NZ's portability rules.

**Note:** this can lead to some unusual situations, such as the following where the direct deduction rate may not apply but the NZ pension is still being directly deducted. For example:

An autonomous DSP customer with indefinite portability who receives NZS departs Australia for a third country for a temporary period of 9 months. In this case:

- The [direct deduction](#) rate under the NZ Agreement continues to apply for the period of Australian DSP portability under the Agreement (28 days in 12 months)
- After 28 days the NZ Agreement rate calculation method ceases to apply and changes to the ordinary portability rate (non-proportional with supplements) but the NZS continues to be assessed as a direct deduction as the NZS portability period under the Agreement is 26 weeks
- At 6 weeks the supplements cease to be payable and NZS is still directly deducted
- At 26 weeks the DSP becomes proportional according to [WLR \(CITW\)](#) occurred while resident outside Australia) and the NZS is ignored

In general, any defined NZ benefit paid to a person residing in a third country, will be assessed as income. However, in certain countries both the [direct deduction](#) or income testing of defined NZ benefits cease to apply (Article 13.1). This is because NZ has special arrangements, or Agreements of their own with these countries, which may alter the way they assess any Australian pension.

The countries in which defined NZ benefits are ignored, for both temporary and permanent departures, are:

- American Samoa (AS)
- Cook Islands (CK)
- Fiji (FJ)
- French Polynesia (PF)
- Greece (GR)
- Guam (GU)
- Guernsey (GG)
- Ireland (IE)
- Jersey (JE)
- Kiribati (KI)
- Marshall Islands (MH)
- Micronesia (FM)

- Nauru (NR)
- New Caledonia (NC)
- Niue (NU)
- Northern Mariana Islands (MP)
- Papua New Guinea (PG)
- Pitcairn (PN)
- Samoa (WS)
- Solomon Islands (SB)
- Tokelau (TK)
- Tonga (TO)
- Tuvalu (TV)
- Vanuatu (VU)
- Wallis and Futuna (WF)

## Portability

**Portability to New Zealand** + Read more ...

### Payments under the Agreement

The Agreement with New Zealand does not alter the allowable portability period for autonomous customers, or customers paid under other agreements, though the rate payable may be affected, depending on the length of stay in NZ. See [Rate calculation](#).

Provided the customer remains qualified, customers paid by virtue of the NZ Agreement, are payable indefinitely in both countries, that is, for temporary or permanent absences.

**Note:** a customer [present long-term](#) in NZ may be qualified but not payable due to insufficient Working Age Residence. See [Rate calculation](#).

**Third country portability under the Agreement** + Read more ...

Portability to third countries for a customer paid under the Agreement is limited to temporary absences only. Payments will be suspended immediately for permanent departures from either Australia or NZ. Portability for temporary absences is as follows:

- Age Pension – for the period that the payment is payable at a non-proportional rate under domestic rules. That is, 26 weeks (Article 14.5)
- Disability Support Pension – for the period that the payment is portable under domestic rules, disregarding any exceptions or unlimited periods. That is, 4 weeks in a rolling 12 month period (Article 14.6)
- Carer Payment – for the period that the payment is portable under domestic rules, disregarding any exceptions. That is, 6 weeks (Article 14.7)

Customers paid by virtue of the Agreement will cease to be payable at the end of the Agreement portability period.

### Note:

- Customers paid Disability Support Pension by virtue of the NZ Agreement are portable for [Approved Temporary Absences](#) for up to 4 weeks, These absences are in addition to any portability period available under the Agreement See [Disability Support Pension \(DSP\) customer going overseas](#)
- From 1 July 2021, legislation passed to allow Age Pension customers paid by virtue of the NZ Agreement extended for specific circumstances, such as ill health or hospitalisation. See [Discretion to extend portability period](#)
- Portability extensions are not available under the NZ Agreement for DSP or Carer Payment (CP) in any circumstances
- There is no indefinite portability for Disability Support Pensioners paid by virtue of the NZ Agreement

**Pass through situations**

	<p>If a customer who is paid by virtue of the NZ Agreement travels from one country to another (e.g. Australia to NZ) and subsequently travels to a third country, the third country portability period applies from the date of departure from the other country, e.g. NZ.</p>
<b>Transfers to/from Agreement</b>	<p><b>Transfers to the New Zealand Agreement</b> + Read more ...</p> <p>If necessary, a customer receiving an autonomous payment covered by the Agreement may be able to transfer to the Agreement if they are in NZ when their normal portability period expires.</p> <p><b>Note:</b> the customer must meet the transfer requirements and satisfy any payment specific requirements under the Agreement, for example, being severely disabled for DSP. This means that non-severely disabled customers cannot transfer to the Agreement to extend portability to NZ.</p> <p>If transferred to the Agreement, all Agreement rules apply to the customer, including <a href="#">portability</a> and <a href="#">rate of payment</a>.</p> <p>See:</p> <ul style="list-style-type: none"> <li>• <a href="#">Portability</a></li> <li>• <a href="#">Rate calculation</a></li> <li>• <a href="#">Transfer to international social security agreements</a></li> </ul> <p><b>Transfer to autonomous</b> + Read more ...</p> <p>A person who would be autonomously qualified but is paid under the Agreement can transfer from the Agreement to autonomous only if they are a permanent resident and in Australia.</p> <p><b>Note:</b> this is the normal version of Australian resident under s7 of the Social Security Act 1991, not the amended version under the Agreement. See <a href="#">Residence</a>.</p> <p>On return to Australia, system processing will automatically transfer from the Agreement to autonomous if the person is an Australian resident who has only used the Agreement to extend their portability while outside Australia.</p> <p><a href="#">Former resident provisions</a> may affect customers who transfer to autonomous if they leave Australia again within 2 years of becoming an Australian resident.</p>
<b>Paying customers in New Zealand</b>	<p><b>Australian payments to overseas bank account</b> + Read more ...</p> <p>Australian payments may be issued to customers outside of Australia. If the customer intends to be outside of Australia:</p> <ul style="list-style-type: none"> <li>• long-term (12 months or longer), their Australian payment may be issued to an overseas bank account. See <a href="#">Overseas Bank Account Details (OBAD)</a> for payment requirements by country</li> <li>• for less than 12 months, payment will continue to their normal Australian bank account every 2 weeks. See <a href="#">Delivery of payments to Centrelink customers outside Australia</a></li> </ul> <p>NZ has unique payment arrangements, including the <a href="#">Special Banking Option (SBO)</a>.</p>

## New Zealand payments

### Rules for New Zealand payments

Category title	Description
<b>New Zealand payments</b>	<p><b>Payments covered under the Agreement</b> + Read more ...</p> <p>Defined NZ benefits are only paid while <a href="#">present long term</a> in Australia under the Agreement and may be limited by the capping provisions (Article 9.3 and Article 10.2), see <a href="#">NZ Agreement</a></p>

[specific terms.](#)

### Defined NZ Benefits

#### New Zealand Superannuation (NZS):

- is the equivalent to Age Pension and not to be confused with other private contributory pensions or superannuation in Australia
- is not income tested
- partners recipients who are not yet NZS age may receive a 'non-qualified spouse' payment. This is paid at the equivalent of NZS but is not payable long-term in Australia. If a 'non-qualified spouse' payment is received, the customer's NZS is income tested

**Note:** if a customer needs to use the Agreement to qualify for NZS, that is, if they are present long term in Australia or they need to totalise, the customer needs to be [pension age](#) (Agreement definition).

#### Supported Living Payment (NZI):

- is equivalent to Disability Support Pension (DSP) and is paid at a double rate where the person is partnered, even if the partner is not otherwise qualified for NZI. For this reason, Carer Payment (CP) partners of DSP were included in the Agreement
- is income tested in New Zealand but not in Australia
  - care needs to be taken to determine if the partner qualifies for NZI in their own right
- cannot be paid under the Agreement where the customer was living in a third country on the date, they became severely disabled
- recipient who reaches pension age and is entitled to NZS is no longer entitled to NZI (Article 6.8). For members of a couple, NZI ceases to be payable once both are of NZS age (Article 6.9)
- recipient to transfer to NZS will generally require a new [claim form](#)

#### Veterans Pension (NZV):

- is the same as NZS with war service criteria
- is not to be confused with NZ War Disablement Pension or Surviving Spouse Pension paid by the NZ equivalent of Veterans' Affairs (VANZ). See Other known payments below.

#### Other known payments + Read more ...

The following known payments are paid by the NZ authorities but are not covered under the Agreement:

- War Disablement/Surviving Spouse Pensions
- Exempt payments administered by the Ministry of Social Development (MSD)
  - Accommodation supplement
  - Disability allowance
  - Home help payment
  - Special benefit
  - Temporary additional support (formerly Special benefit)
  - Employment and work readiness assistance (formerly Training incentive allowance)
- Private NZ income streams - DATACOM/AXA/ING
- KiwiSaver
- Other payments administer by the Ministry of Social Development (MSD)

#### For help with:

- **Assessment** of NZ pensions, see [Assessment](#)
- **Coding** of NZ pensions, see [Eligibility and Coding](#)

<p><b>Comparable Foreign Payment (CFP)</b></p>	<p><b>Requirement to claim CFP</b> + Read more ...</p> <p>The requirement to claim NZ pensions applies to NZS and NZI.</p> <p><b>Note:</b> the CFP requirement to claim NZ pension does not apply to a person who has been continuously receiving Australian income support payments, including if transferred between payments, since 1 July 2002 (Article 26.4).</p> <p>See <a href="#">Foreign pensions claims</a>.</p> <p>However, such a <a href="#">person</a> who goes long-term to NZ and claims an NZ pension must maintain that pension if they return to Australia long-term or <a href="#">deprivation</a> of income rules apply.</p> <p>s 47E(d)</p> <p>Foreign Pension System (FPS) screening for NZ pensions is largely automated although an MFU to determine whether the customer is severely disabled applies for Disability Support Pension (DSP) before a claim is issued. See <a href="#">Foreign Pension System (FPS) statuses and reviews</a>.</p> <p><b>Eligibility for New Zealand payments</b> + Read more ...</p> <p>The <a href="#">Eligibility and coding of foreign pensions tab has detailed information on NZ payments</a> that are subject to CFP legislation.</p>
<p><b>New Zealand claim forms and processes</b></p>	<p>See <a href="#">Agreement Country Document Catalogue (ACDC)</a> for samples of forms, foreign documents and translations.</p> <p><b>In Australia:</b> + Read more ...</p> <p>To be paid in Australia, NZ law required a person to make a claim for NZ pension, even if they are already receiving the payment in NZ and then travel to Australia long term. Under the Agreement, a person who receives an NZ pension in NZ and then travels to Australia long term must claim that NZ pension again within a period based on the portability of the NZ payment:</p> <ul style="list-style-type: none"> <li>• 26 weeks for NZ Superannuation (Article 6.4)</li> <li>• 26 weeks for NZ Veterans Pension (Article 6.4), and</li> <li>• 4 weeks for Supported Living Payment (Article 6.5)</li> </ul> <p>In practise, the 'claim for one equals claim for the other' provision allows the Australian pension claim to be taken to be the claim for NZ pension (Article 17.4) to meet this requirement.</p> <p><b>However</b>, as the rate of NZ pension in Australia is limited to the <a href="#">Australian Notional Rate</a>, before the NZ pension claim can be processed, customers must either:</p> <ul style="list-style-type: none"> <li>• have their claim for an Australian pension finalised, or</li> <li>• if they already receive an Australian pension and are returning to become long term in Australia, must have their rate changed to the 'in Australia' rate</li> </ul> <p><b>New Zealand claim packs:</b></p> <p>Claim packs are automatically issued through the Foreign Pension System (FPS) at the appropriate time. See <a href="#">Assisting customers to claim a foreign pension</a>.</p> <ul style="list-style-type: none"> <li>• NZ claim packs may be reissued (via the <sup>s 47E(d)</sup> screen) if necessary but generally should <b>not</b> be issued manually</li> <li>• Customers should be informed of the requirements for Services Australia to determine the Australian Notional Rate before the NZ pension claim can be finalised. This can affect the timeliness</li> </ul> <p><b>Specific requirements for New Zealand claims:</b></p>

The customer is to complete and provide the following:

**All claims:**

- Application for New Zealand Benefit or Pension (NZ1)
  - NZ uses a combined claim pack, that is, it covers New Zealand Superannuation (NZS), Veterans Payment (NZV) and Support Living Payment (NZI)
- Appointment of Agent (ASSA 20) - only if appointing agent
- Redirection of Benefit Payment (ASSA 21) - only if appointing an agent
- Official Bank Statement
- 'Authorisation' for recovery of partner debt by embargo

**Note:**

- NZ will accept certification by Centrelink International Services (CIS) staff if the bank account indicated in the NZ pension claim matches the account being used for Australian payments. See [Exchange of information and liaison forms](#)
- If completed, the 'Authorisation' must not be sent to NZ but must be uploaded to the customer record if received and the result always noted in the foreign pension claim **DOC**

**Requests for additional information**

If information provided with the claim for NZ pension is incomplete, NZ will send requests for information direct to customers.

**Receipt of foreign pension claim by Services Australia**

Under the Administrative Arrangements, NZ forms can be lodged in Australia at any service centre. See [Processing a foreign pension claim](#).

- **All** foreign pension claims and supporting documents **must be scanned**, and
- The original foreign claim form and (copies of) supporting documents **must be sent in paper form** to Centrelink International Services (CIS). See [Processing a foreign pension claim](#)

**Centrelink International Services (CIS) only:**

CIS will complete the following or arrange for the following to be completed as necessary and attach the documents to the foreign pension claim to send to the agreement country. See [Agreement Liaison Detail \(ALD\)](#) for method of transmission.

**All claims**

- **AUS187NZ** - Australia/ New Zealand Agreement on Social Security

For assistance with creating and completing the liaison form, see [Agreement liaisons, NZ CICs and exchange of information](#).

**Supported Living Payment (NZI) only:**

- copy of existing Australian medical information

**In New Zealand:** + Read more ...

Enquiries regarding claims for NZ pensions in NZ should be directed to the [NZ social security authorities](#).

**Payment method and Indexation (CPI)**

**Payment method** + Read more ...

NZ pensions are paid by direct deposit in Australia.

Any queries about the non-payment of NZ pension should be directed to the [NZ pension authorities](#).

**Frequency** + Read more ...

Agreement pensions are paid:

- 4 weekly payments in Australia and
- fortnightly in New Zealand

NZ usually advise weekly rates.

Other benefits or private pensions are paid weekly, fortnightly, monthly or annually and coded.

**Currency** + Read more ...

NZ pensions must be recorded in the source currency – New Zealand dollars (**NZD**). Official statements provide the foreign currency amounts.

Amounts recorded in source currency on the **s 47E(d)** screen must **not** be changed to the Australian dollar amount.

**Note:** payments into Australia are made in Australian dollars.

**Indexation (CPI)** + Read more ...

NZ payments are increased for Consumer Price Index (CPI, or cost of living) from 1 April each year.

NZ CPI increases are usually updated via automated liaison. See [Agreement liaisons, NZ CICs and exchange of information](#).

**Assessment****Agreement pensions (NZS/NZI/NZV) are generally:** + Read more ...

- directly deducted (Article 13.2) and ignored in the income test (Article 8(8)(zc) Social Security Act 1991) for customers paid autonomously or under the New Zealand Agreement who are present long-term in Australia
- exempt income for customers paid autonomously or under the New Zealand Agreement who are present long-term in NZ (Article 13.1)
- ordinary income (not proportionalised) for customers paid autonomously or under the New Zealand Agreement or under another agreement, who are residing in a third country (Article 13.1)

**Note:**

- the direct deduction rate:
  - under the NZ Agreement does not apply in the same way as other agreements
  - or income testing of defined NZ benefits does not apply in certain countries. See [Rate calculation](#)
- the assessment of defined NZ benefits continues to apply in third countries for the NZ portability period under the Agreement
- each member of a couple is deemed to receive half of the total amount received by the couple (Article 13.4)
- the [NZ Notional Rate](#) is used in [Current Zero Rate \(CZR\)](#) processing and the [NZ Assumed Rate \(ASR\)](#) is used in certain circumstances

**Third country pensions (e.g. UK pension) are:**

- Directly deducted (Article 13.2) and ignored in the income test (Article 8(8)(zc) Social Security Act 1991) for customers paid under the New Zealand Agreement who are present long-term in Australia and who are non-protected SCV holders
- Directly deducted (Article 13.7) and ignored in the income test (Article 8(8)(zc) Social Security Act 1991) for customers paid autonomously or under the New Zealand Agreement who are present long-term in NZ and have less than 10 years NZ historical residence

- Exempt or ordinary income depending on the payment type in all other circumstances. See the [relevant country file](#) for assessment rules for the specific payment

**The following payments are assessed as ordinary income:** + Read more ...

#### **War Disablement and Surviving Spouse Pensions**

War Disablement Pension and Surviving Spouse Pension may be paid in Australia to a person:

- who was injured during military service in New Zealand, or
- the surviving spouse of such a person

These payments are made by the New Zealand Veterans' Affairs (VANZ).

These payments are indexed on 1 April each year.

#### **Other payments administered by the Ministry of Social Development (MSD)**

Any other [non-Agreement](#) or non-exempt payment administered by MSD is to be assessed as ordinary income.

#### **Private NZ income streams - DATACOM/AXA/ING**

DATACOM, AXA and ING are contributory pension schemes similar to superannuation in Australia. DATACOM is usually for ex-government employees. They are indexed on 1 April each year. See [Foreign income and assets](#).

#### **KiwiSaver**

KiwiSaver is a non-compulsory savings scheme. Most members will build up their savings through regular contributions from their pay. Members can choose which KiwiSaver scheme provider they join. Most KiwiSaver accounts are cashed in when the member ceases work and has turned 65.

When provided as a:

- bank statement showing the balance: Code on the [s 47E\(d\)](#) screen as an overseas bank account
- managed investment statement: Code on the [s 47E\(d\)](#) screen

**The following payments are exempt:** + Read more ...

These payments are exempt income test in all circumstances.

#### **Exempt payments administered by the Ministry of Social Development (MSD) include:**

The following payments are exempt income as per Section 8(8)(zd) SSA: 1991:

- Accommodation supplement
- Disability allowance
- Home help payment
- Special benefit
- Temporary additional support (formerly Special benefit)
- Employment and work readiness assistance (formerly Training incentive allowance)

#### **Arrears debts, embargos and non-arrears debt recovery**

**Arrears debts and embargo of defined NZ benefits** + Read more ...

The Agreement with New Zealand includes embargo provisions (Article 19.3).

Foreign pension claims for an NZ pension lodged in Australia generally include a request for the embargo of any NZ pension arrears when the claim is sent to NZ by Centrelink International Services (CIS).

When the customer is reclaiming their NZ pension after moving long term to Australia, the NZ [Assumed Rate \(ASR\)](#) of NZ pension is applied and there is **no embargo** requested by CIS. This is because Services Australia is already assessing the NZ payment by coding the ASR.

If Services Australia receive NZ arrears where an ASR of NZ payment has been coded for either some or all of the period, the total arrears amount should be issued to the customer.

**Note:** if an ASR was zeroed due to hardship, an ordinary debt must be calculated on the NZ Actual Rate received. See [Foreign pension coding](#).

When an embargo is requested, NZ generally hold the arrears amount and send a Service Decision advising CIS of the details of the grant.

NZ sends all the embargoed arrears monthly to Finance and sends a schedule of the individual amounts via Liquid Office to CIS.

See the [Exchange of information and liaison forms](#). [Tasmania Finance Team](#) confirm receipt to CIS for amounts to be recorded on customer records.

See [New Zealand embargoes](#).

Where any individual embargo action fails, arrears debts for customers and their partners are raised under s1228A Social Security Act 1991 and recovered by normal methods under the Act. See [Comparable Foreign Payment \(CFP\) Jump sum arrears debts](#).

#### **An ordinary debt:**

- may also occur if the customer does not advise of the grant of their NZ payment within their notification period. See [Foreign pension coding](#).
- or any other debt because of arrears of foreign pensions not resulting from a grant of a pension, a rate revision for example, **cannot be recovered by embargo**

#### **Debt recovery (non-embargo) + Read more ...**

The Agreement with New Zealand is unique in allowing debts from one country to be recovered from the ongoing payments of the other country (Article 19.4). For the purposes of this part of the Agreement, payments are extended to mean any social security income support payment (Article 19.2).

**Note:** family assistance is outside the scope of the Agreement for both the exchange of information and recovery of debts.

Under the Schedule to the Agreement and the Administrative Arrangements, there are several conditions that must be met before a debt can be recovered, including:

- minimum amounts (A\$400) and
- the date the debt was first found to be owing (less than 5 years before the date of request for recovery)

A Debt certificate is used to request recovery action from the other country. for requests made by Australia the AUS187 liaison form is used. See [Agreement liaisons, NZ CICs and exchange of information](#).

See [New Zealand Agreement debt reconciliation](#).

#### **Life certificates, notices and documents**

See [Agreement Country Document Catalogue \(ACDC\)](#) for samples of forms, foreign documents and translations.

#### **Life certificates + Read more ...**

Life certificates are not used by New Zealand in Australia.

Information is exchanged via automated liaison process. See [Agreement liaisons, NZ CICs and exchange of information](#).

**Notices and documents** + Read more ...

Customers in Australia are sent notices at grant and for changes of rate each year for indexation.

## Eligibility and coding of foreign pensions

### Eligibility criteria for New Zealand Superannuation (NZS)

Table 1

Category title	Description
Claim limitations	Resident in Australia, New Zealand or country with which NZ has agreement. <b>Note:</b> only required to claim in Australia
Age	Male 65 years in NZ, <a href="#">pension age</a> in Australia. Female 65 years in NZ, <a href="#">pension age</a> in Australia. <b>Note:</b> if in NZ and totalisation needed, customer can only qualify by virtue of the Agreement and therefore needs to be <a href="#">pension age</a> .
Qualifying periods	Domestic minimum: 10 years (120 months) of NZ historical residence after age 20, including 5 years after age 50.  From 1 July 2024, the minimum historical residence required is gradually increasing from 10 to 20 years. See the <a href="#">Resources</a> page for details of the increases.  <b>or</b> Agreement totalisation: can totalise with AWAR to meet the domestic minimum.  Minimum of 12 months NZWAR required to be paid in Australia.
Expiry	Death of pensioner, portability.
Compatibility	Can only receive NZS.

### Eligibility criteria for Supported Living Payment (NZI)

Table 2

Category title	Description
Claim limitations	Resident in Australia or New Zealand only.
Age	16 years
Qualifying periods	Domestic minimum: 2 years (24 months) of NZ historical residence.  <b>or</b> Agreement totalisation: Can totalise with Australian historical residence to meet the Domestic minimum. Minimum of 12 months NZWAR is required to be paid in Australia.  <b>Note:</b> <ul style="list-style-type: none"> <li>• must be severely disabled (Article 2.2(a)), and</li> <li>• was resident in either Australia or NZ on the date the customer became severely disabled (Article 2.2(b)), and</li> <li>• was resident in the territory of the other party for at least one year before the <a href="#">date of severe disablement (DoSD)</a> (Article 2.2(c)). For example, if resident of Australia at</li> </ul>

	lodgement/transfer to Agreement the customer must have accrued 12 months historical residence in NZ
Expiry	Ceases when turns pension age if qualified for NZS. If partnered, ceases when younger member of the couple reaches <a href="#">pension age</a> . <b>Note:</b> a claim is needed.
Compatibility	Can only receive NZI.

## Agreement pension coding

Table 3: This table has coding of New Zealand agreement pensions on the [s 47E\(d\)](#) screen.

Field	Coding required
<a href="#">s 47E(d)</a>	

## Other payment coding

Table 4: This table has coding of other New Zealand payments on the **s 47E(d)**

**Note: OPN = Other Social Security** when using the Foreign Pension script.

Field s 47E(d)	Coding required
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## References

### Policy

[Social Security Guide 10.2 Agreement with New Zealand](#)

[Social Security Guide 10.1 General Principles of Agreements](#)

### Legislation

Links to the Federal Register of Legislation site go to an 'All versions' page. Select the 'Latest' version.

[Social Security \(International Agreements\) Act 1999 Schedule 3, New Zealand](#)

[Social Security Act 1991](#)

- section 8, Income test definitions
  - subsection 8, 'Excluded amounts - general' and then 'a payment made to the person' (paragraph j)

## Resources

### Intranet links

[Residence and International program](#)

[Centrelink International Services \(CIS\)](#)

### Contact details

[Centrelink International Services \(CIS\) - contact details for staff](#)

[Centrelink International Services \(CIS\) - contact details for customers](#)

[Australian Taxation Office \(ATO\)](#)

### Services Australia website

[Services Australia](#)

[Medicare phone numbers](#)

### Qualifying periods for New Zealand Superannuation

#### Increases to minimum historical residence

Date of birth	Minimum residence required since turning 20
On or before 30 June 1959	10 years
1 July 1959 – 30 June 1961	11 years
1 July 1961 – 30 June 1963	12 years
1 July 1963 – 30 June 1965	13 years
1 July 1965 – 30 June 1967	14 years
1 July 1967 – 30 June 1969	15 years
1 July 1969 – 30 June 1971	16 years
1 July 1971 – 30 June 1973	17 years
1 July 1973 – 30 June 1975	18 years
1 July 1975 – 30 June 1977	19 years
On or after 1 July 1977	20 years