



Social Security Agreement between Australia and Finland

Australia's social security system

Australia's social security system is different to most other developed countries. Each person's pension is paid by the Australian Government out of general funds, rather than through contributions paid by individuals and employers into a social insurance fund. For this reason, Australian pensions are income and asset tested.

The Department of Human Services (DHS) delivers Australian social security payments to individuals.

You'll have to tell the department about all of your, and in some instances, your partner's¹ income and assets if you want to claim an Australian pension.

How does the agreement help you?

The agreement generally allows you to lodge a claim for payment from either country. 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 minimum requirements for payment.

Who can get an Australian payment?

If you live in Australia, Finland, or another specified agreement country⁵, you can lodge a claim for the Australian Age Pension in any of those countries.

To qualify under the agreement, you need to meet the following basic requirements*:

Age Pension

You may be able to get Age Pension if both:

- you're over the qualifying age (refer to humanservices.gov.au for details)
- the total period of time you've lived in Australia and/or your periods of coverage in Finland add up to more than 10 years.

Note: 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 continuous.

*There may be additional requirements you need to meet before you can be paid.



Who can get a Finnish payment?

Under the agreement, you can add periods of Australian Working Life Residence² to your periods of coverage in Finland to meet the minimum requirement for the Finnish Age Pension (under the National Pension Scheme), Age Pension (under the Earnings-Related Pension Scheme), Disability Pension (under the Earnings-Related Pension Scheme) and Survivors Pension (under the Earnings-Related Pension Scheme).

The Finnish pension authorities make all decisions about Finnish payments. For more information about Finnish payments, you should contact the Finnish pension authorities³.

How do I claim?

If you're in Australia, to claim an Australian payment under the agreement, visit humanservices.gov.au

If you're in Australia, to claim a Finnish payment, contact the department⁴ or lodge your claim at your nearest DHS Service Centre.

If you're in Finland, to claim a Finnish payment, contact your local Finnish social insurance office.

If you're in Finland, to claim an Australian payment:

- contact your local Finnish social insurance office
- the department, or
- download the claim forms from humanservices.gov.au

You can also lodge your claim at any local Finnish social insurance office.

To get a claim for a Finnish payment, contact the Finnish pension authorities³. You'll need to lodge your claim for a Finnish payment directly with the Finnish pension authorities.

Claims for Australian payments can be lodged up to 13 weeks early. You must lodge your claim and all supporting documents at the same time. If you don't do this your claim may not be accepted.

For more information

If you'd like more detailed information you should contact us⁴ for free help and advice.



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 2019. If you use this publication after that date, please check with us that the details are up to date.

Should I lodge claim?

We can't be sure if you'll get a payment, until you lodge a claim and your circumstances are taken into account. It's your responsibility to decide whether you lodge a claim for a payment or not.

From what dates are the payments available?

Most government payments are paid from, or after the date on which the application is made so the sooner you lodge your application, the quicker you may be paid.

For Australian payments, you must lodge your claim and all supporting documents at the same time. If you don't your claim may not be accepted.

What do you need to do when dealing with a third party?

You may deal with a third party who isn't a member of our staff. If you do, please remember that we haven't authorised any third parties to provide information or advice to you about payments.

Notes

Footnote	Information
1. Definition of a partner	<p>For our purposes, a person is considered to be your partner if you and the person are living together, or usually live together; are married, in a registered relationship (opposite or same-sex), or in a de facto relationship (opposite or same-sex).</p> <p>The department considers a person to be in a de facto relationship from the time they start living with another person as a member of a couple.</p> <p>The department recognises all couples, opposite-sex and same-sex.</p>



Footnote	Information
2. Australian residence	<p>'Australian residence' means periods when you were residing in Australia as an Australian citizen or Australian permanent visa holder.</p> <p>Australian residence at any time is used to qualify for an Australian payment.</p> <p>'Working Life Residence' is period/s of Australian residence between the ages of 16 and Australian Age Pension age only.</p>
3. Finnish social insurance contact details	<p>For Finnish National pensions:</p> <p>Kansaneläkelaitos (Kela) Social Insurance Institution PL78 00381 Helsinki FINLAND</p> <p>Call +358 20 634 2550 Fax +358 20 634 2502 Email inter.helsinki@kela.fi Web kela.fi</p>
	<p>For Finnish Earnings-Related pensions:</p> <p>Eläketurvakeskus (ETK) Finnish Centre for Pensions FI-00065 Eläketurvakeskus FINLAND</p> <p>Call +358 10 7511 Fax +358 9 148 1172 Email aineistotilaukset@etk.fi Web:etk.fi</p>



Footnote	Information
4. Department of Human Services contact details	Go to humanservices.gov.au Call 131 673 from within Australia. Call +61 3 6222 3455 from outside Australia. Note: call charges apply—calls from mobile phones may be charged at a higher rate. Fax +61 3 6222 2799 Write to PO Box 7809, Canberra BC ACT 2610, Australia.