



Overview of Social Security Agreements

Australia's social security agreements are bilateral treaties designed to cover gaps in social security coverage for individuals who have lived and worked in more than one country. They enable Australia and its partner countries to share responsibility for providing retirement support to people who have moved between the countries, according to the person's connection with each country.

These social security agreements are designed to be beneficial and do not remove any existing entitlements under Australia's social security law. Rather, they help current and former Australian residents to qualify for foreign and Australian pensions they might not otherwise be able to receive.

Australia currently has 32 social security agreements with Austria, Belgium, Canada, Chile, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, North Macedonia, Germany, Greece, Hungary, India, Ireland, Italy, Japan, Korea, Latvia, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Serbia, the Slovak Republic, Slovenia, Spain, Switzerland and the United States of America.

It is the choice of each country as to which of its payments are covered under an agreement. Since 2004, for Australia, new agreements only cover the Age Pension. Further information about general eligibility for the Australian Age Pension is available at www.servicesaustralia.gov.au/age-pension.

The basic elements that comprise social security agreements are lodgement, totalisation and double coverage provisions. All of Australia's current agreements include lodgement and totalisation provisions; 23 also contain double coverage provisions. New social security agreements will cover all three elements.

- Lodgement provisions – these provisions allow eligible individuals to lodge a claim for a pension from both Australia and the agreement country, regardless of which country they are residing in at the time of claim. Without an agreement, individuals must be residing in Australia to claim the Age Pension.
- Totalisation provisions – these provisions allow people to combine periods of their residence in Australia with periods of insurance contributions in an agreement country to meet minimum residence or contribution requirements for a pension, for example, to meet the 10-year residence requirement for the Age Pension. This enables eligible individuals to access their pension sooner.

- Double coverage provisions – these provisions exempt employers whose workers are temporarily seconded between Australia and an agreement country from having to pay both compulsory superannuation contributions in Australia and insurance contributions in the agreement country.

Further information about social security agreements and how they operate is available at www.dss.gov.au/international/international-social-security-agreements.