

Receiving NZ Super while overseas

SUMMARY

If you are receiving New Zealand Superannuation (NZ Super) and planning to take an extended trip overseas, that's longer than 26 weeks, or making a permanent move abroad, there is some key information you must consider. This paper provides general information only: all decisions are made case-by-case by the Ministry of Social Development under legislation.

International Services is part of Work and Income, which is a service of the Ministry of Social Development. International Services is responsible for helping you get paid the right amount of NZ Super overseas.

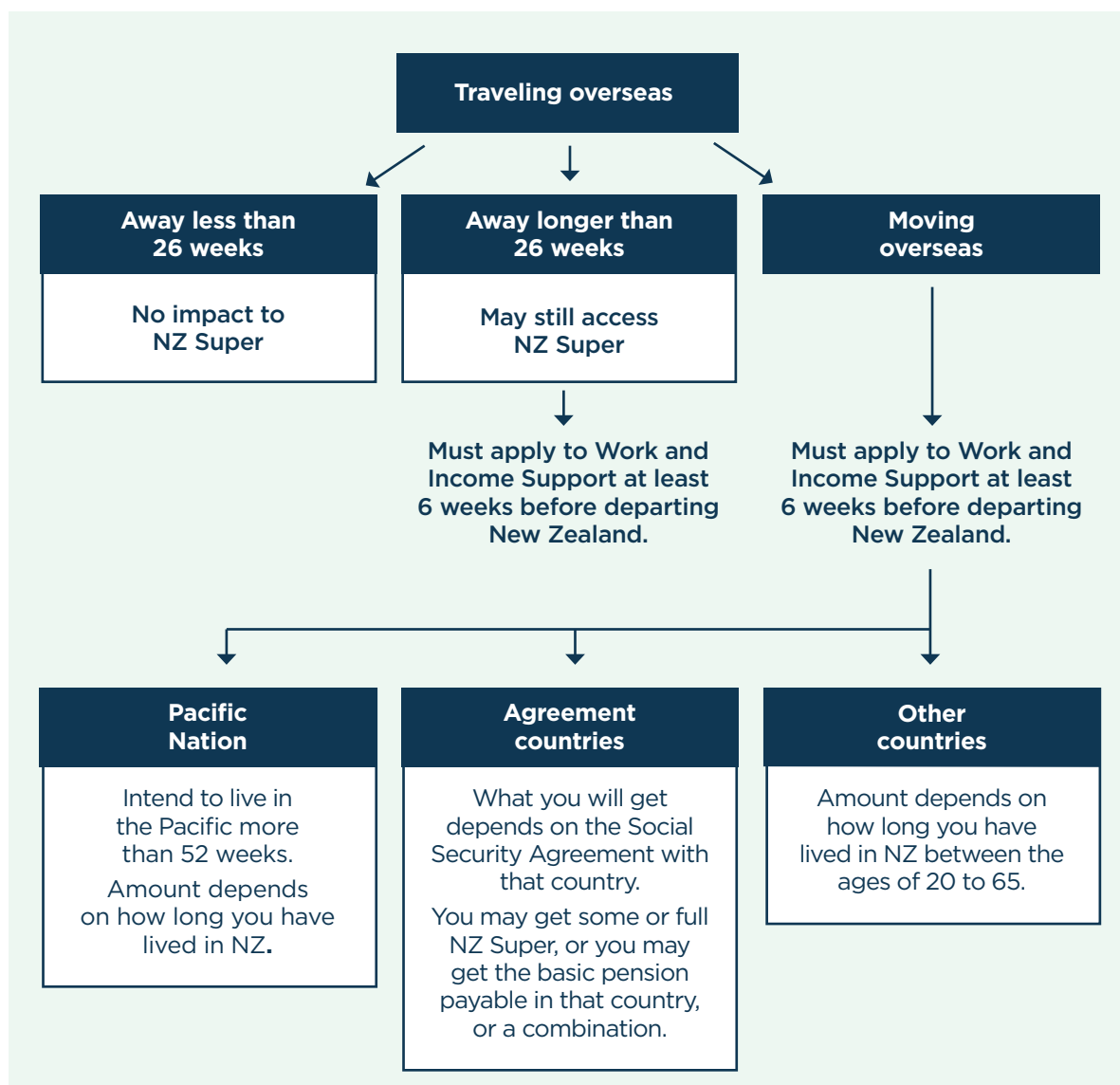
For a complete guide on receiving NZ Super while travelling or moving overseas, please visit the [Work and Income website](#).

KEY POINTS

- If you are already receiving NZ Super, most people can still receive some NZ Super payments while overseas providing they have followed the rules before departing New Zealand.
- Being away from New Zealand for less than 26 weeks is generally fine.
- More than 26 weeks, or moving away permanently, is covered by specific rules under the legislation that will affect your entitlement:
 - The amount you receive may be less than the NZ Super you receive in New Zealand. This will depend on which overseas country you are in
 - You should seek advice from International Services or a pensions advisor before making decisions. This is particularly important if NZ Super is an important part of your retirement income.



Figure 1 - Accessing NZ Super overseas



Travel overseas up to 26 weeks

- Your NZ Super payment continues as usual for 26 weeks, but you must return to New Zealand before 30 weeks. If you receive extra payments like Disability Allowance, Accommodation Supplement, Winter Energy Payment, these will cease after 4 weeks absence.
- If, by your own choice, you decide to extend your stay beyond 26 weeks, your NZ Super payments will cease at 26 weeks.
- If you exceed 30 weeks away you may be required to repay 26 weeks of NZ Super. For more information please see the [Work and Income website](#).
- If, due to unforeseen circumstances beyond your control, your stay is extended beyond 26 weeks you can apply for payment of NZ Super overseas. This is sometimes referred to as a portable pension. Portable pensions are not granted lightly and you will need to provide information about why you were unable to return to NZ as intended. [Contact the International Services team](#) for more information.



Travel overseas more than 26 weeks (without residing)

- If you intend to travel overseas for longer than 26 weeks you must [apply to International Services](#) at least 6 weeks before departing New Zealand.
- The amount you'll receive depends on how long you have lived in New Zealand. This is calculated based on the time you've lived in New Zealand between the ages of 20 and 65 and may be less than the NZ Super amount you receive in New Zealand.
- You will not receive any extra payments such as the Winter Energy Payment.
- If you did not apply before you left New Zealand because you intended to return within 26 weeks and, due to unforeseen circumstances beyond your control, you are unable to return (eg the closure of the Australia/NZ COVID-19 travel bubble), you can apply for a 'portable pension'. Portable pensions are not granted lightly and you will need to provide information about why you were unable to return to NZ as intended. [Contact International Services](#) for more information.

Living overseas

- If you are moving to live overseas, you may be entitled to receive some NZ Super, but it depends on what country you intend to live in:

MOVING TO LIVE IN AN AGREEMENT COUNTRY

- New Zealand has pension agreements with specific countries called Agreement Countries.
- These are currently Australia, Canada, Denmark, Republic of Ireland, Jersey & Guernsey, Greece, Malta, Netherlands, and the United Kingdom. South Korea is joining soon.
- What you get will depend on the Social Security Agreement of the country where you reside. In some countries you may get some or full NZ Super, in others you will get the basic pension payable in that country or you may get a combination of part NZ Super and part payment of the other country's pension. You may need to apply for that country's pension.
- Note, Australia has a different age of eligibility and income and asset-testing applies. If you do not qualify for an Australian Age Pension you will not get your NZ Super.
- See the [social security agreements on the Work and Income website](#).

MOVING TO LIVE IN A PACIFIC NATION

- New Zealand has a special arrangement which covers 22 Pacific countries.
- These countries are American Samoa, Cook Islands, Federated States of Micronesia, Fiji, French Polynesia, Guam, Kiribati, Marshall Islands, Nauru, New Caledonia, Niue, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn Island, Samoa, Solomon Islands, Tokelau, Tonga, Tuvalu, Vanuatu, Wallis and Futuna.
- If you intend to live in one of these Pacific countries for more than 52 weeks, you must apply to International Services before you leave New Zealand. You must also be ordinarily resident and present in New Zealand and entitled to NZ Super before leaving.
- What you'll receive depends on how long you have lived in New Zealand. For more information, see the [Living in certain Pacific countries section on the Work and Income website](#).
- If you live in the Cook Islands, Niue or Tokelau, you don't have to be in New Zealand to apply for NZ Super. You may be able to get NZ Super or a Veteran's Pension if you lived in NZ for at least 10 years after the age of 20. [For more information see the NZ Super or Veteran's Pension for Cook Islands, Niue and Tokelau residents section on the Work and Income website](#).



MOVING TO LIVE IN A NON-AGREEMENT COUNTRY, AND NOT A PACIFIC COUNTRY

- You must apply to International Services before you leave New Zealand. You must be entitled to NZ Super and be ordinarily resident in New Zealand at the time you apply.
- The amount you'll receive depends on how long you have lived in New Zealand. This is calculated based on the time you've spent in New Zealand between the ages of 20 and 65 and may be less than the NZ Super amount you receive in New Zealand.
- For more information, see the [Living overseas section on the Work and Income website](#).

Special considerations if you have qualified to receive NZ Super under a Social Security Agreement

In general people need to have lived in New Zealand for a specific period of time to qualify for New Zealand Super (at least 10 years after age 20, including at least five years after age 50. Starting in July 2024, this residency requirement will gradually increase to 20 years by July 2042).

However, you may still qualify for NZ Super with fewer than these years of residence if you have lived in, or migrated from, a country that New Zealand has a Social Security Agreement with. In this case you have qualified for NZ Super under that country's Social Security Agreement: **the terms of that agreement will restrict what you receive, if you later travel for longer than 26 weeks or move to a third country.**

Each Social Security Agreement is different and it is important you understand any restrictions that apply to you.

See the [social security agreements on the Work and Income Support website](#).

Longer absences exceptions

- Absences for a cumulative total of up to two years are permitted if they are for medical treatment for you, your partner, a dependent child, or your sibling, but only if the Ministry of Health is providing assistance for the treatment. [Contact International Services for more information](#).
- Entitlement can also continue for up to 156 weeks if the absence from New Zealand is because you're engaged in full-time voluntary work with an aid agency and you're not depriving someone else of paid employment – [see going overseas for humanitarian work on the Work and Income website](#).

