



Agreement on Social Security between Canada and New Zealand

Qualifying for Canadian and New Zealand benefits

The Agreement

The Agreement on Social Security between Canada and New Zealand came into force on May 1, 1997.

The Agreement may help you qualify for Canadian and New Zealand old age and disability benefits if you contributed to the Canada Pension Plan and resided in New Zealand, or if you resided in Canada and in New Zealand.

The Agreement may also help you qualify for Canadian and New Zealand survivor benefits if you are the widow, widower or child of a person who resided in New Zealand and contributed to the Canada Pension Plan.

Social security legislation and agreements are complex. This sheet contains only *general* information and may not describe all the provisions that apply to your situation.

Qualifying for a Canadian benefit

The Canadian pension programs included in the Agreement are the Canada Pension Plan and the Old Age Security program.

Under the Canada Pension Plan, you can receive a benefit when you retire or if you become disabled. The Plan may also pay benefits to your survivors after you die. To qualify for a benefit, you normally must have contributed to the Plan for a minimum period.

If you do not qualify for a Canada Pension Plan benefit, Canada will consider periods during which you lived in New Zealand after the age of 18 as periods of contribution to the Canada Pension Plan.

The Old Age Security program covers most persons who live or have lived in Canada. The pension is payable at the age of 65 to persons who meet certain residence conditions. To qualify for a Canadian Old Age Security pension in Canada, you normally must have lived in this country for at least 10 years after the age of 18. You normally need 20 years of residence in Canada after the same age to receive an Old Age Security pension outside Canada.

What happens if you do not qualify for a Canadian Old Age Security pension because you have not lived in Canada for the minimum number of years? Under the Agreement, Canada will consider periods during which you resided in New Zealand after the age of 20 as periods of residence in Canada.

Qualifying for a New Zealand benefit

The New Zealand pension program covers most persons who live in New Zealand.

To qualify for a benefit from New Zealand, you normally must have lived in New Zealand for a minimum number of years. For example, to qualify for a New Zealand old age pension (superannuation), you normally must have lived in New Zealand for at least 10 years after the age of 20, of which five years must be since the age of 50.

If you have not lived in New Zealand for the minimum period, you may not qualify for a New Zealand benefit. However, under the Agreement, New Zealand will consider periods of contribution to the Canada Pension Plan and periods of residence in Canada after the age of 20 as periods of residence in New Zealand.

Payment of your benefits

You may qualify for a Canadian or New Zealand benefit, or both. Under the Agreement, each country will pay a benefit based *solely* on your periods of contribution or periods of residence under its pension program.

For more information

You can find more information on the Social Security Agreement between Canada and New Zealand on HRDC's web site. The address is:

- www.hrdc-drhc.gc.ca/ibfa

How to apply for benefits

If you want to apply for a Canadian or New Zealand benefit under the Agreement, or if you have questions, please call or write us.

From Canada or the United States, you can reach us at:

- 1 800 277-9914
- 1 800 255-4786 (TTY)

From other countries, please call:

- +1 613 957-1954

You can also contact us at:

- Income Security Programs
Human Resources Development Canada
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