



## Agreement on Social Security between Canada and Spain

# Qualifying for Canadian and Spanish benefits

### The Agreement

The Agreement on Social Security between Canada and Spain came into force on January 1, 1988.

The Agreement may help you qualify for Canadian and Spanish old age and disability benefits if you contributed to both the Canada Pension Plan and the Spanish pension program, or if you resided in Canada and in Spain.

The Agreement may also help you qualify for Canadian and Spanish survivor benefits if you are the widow, widower or child of a person who contributed to the pension programs of the two countries.

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 credited under the pension program of Spain 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 Spain after the age of 18 as periods of residence in Canada.

## Qualifying for a Spanish benefit

The Spanish pension program is similar to the Canada Pension Plan and covers most employed and self-employed persons in Spain.

To qualify for a benefit under the Spanish pension program, you normally must have contributed to the program for a minimum period. For example, to qualify for a Spanish old age benefit, you normally must have contributed to the program for at least 15 years, including at least two years in the eight years immediately prior to retirement.

If you have not contributed to the program for the minimum period, you may not qualify for a Spanish benefit. However, under the Agreement, Spain will consider periods of contribution to the Canada Pension Plan and periods of residence in Canada as credited periods under the pension program of Spain.

## Payment of your benefits

You may qualify for a Canadian or Spanish 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 Spain on HRDC's web site. The address is:

- [www.hrdc-drhc.gc.ca/ibfa](http://www.hrdc-drhc.gc.ca/ibfa)

## How to apply for benefits

If you want to apply for a Spanish or Canadian 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  
Ottawa, ON K1A 0L4  
CANADA
- E-mail:  
[isp-psr.mail-poste@hrdc-drhc.gc.ca](mailto:isp-psr.mail-poste@hrdc-drhc.gc.ca)
- Fax: +1 613 952-8901