



16 December 2025

Tēnā koe

### **Official Information Act request**

Thank you for your email of 18 November 2025, requesting information about deductions on Chinese pensions.

- *We were informed that the Super would have the Chinese state pension deducted starting from 2022. Please provide guidance on which Chinese pensions are liable for deduction, as well as the number of individuals affected, and the amounts involved at present.*

I have considered your request under the Official Information Act 1982 (the Act).

In 2022, the Ministry of Social Development (the Ministry) conducted a thorough review of China's pension system which was primarily based on information from the Organisation for Economic Cooperation and Development (OECD) and the International Social Security Association (ISSA). Based on this review, the Ministry concluded that the Urban Employees' Pension (now called the Chinese Basic Pension) meets the criteria of an overseas pension as outlined in sections 187 – 191 of the Social Security Act 2018 (SSA). This pension has been subject to the direct deduction policy since 1 July 2022.

The Ministry monitors the development of international pension systems as changes occur and/or when more information becomes available. In 2025, the Ministry reassessed China's pension system and concluded that the Mandatory Enterprise, and the mandatory portion of the Occupation Annuity, meets the criteria for being an overseas pension outlined in sections 187 – 191 of the SSA and should be subject to the direct deduction policy.

Enterprise and Occupational Annuities are part of the second-tier supplementary old-age insurance system. These annuities are now more commonly referred to as 'mandatory individual accounts'. Individual accounts are mandatory for full-time and part-time employees in urban enterprises and civil servants, and certain public sector employees. The Occupational Annuity covers government workers and the Enterprise Annuity is the equivalent scheme for private sector workers.

The Ministry monitors the development of international pension systems as changes occur and/or when more information becomes available. In 2025, the Ministry reassessed China's pension system and concluded that the Mandatory Enterprise, and the mandatory portion of the Occupation Annuity, meets the criteria for being an overseas pension outlined in sections 187 – 191 of the SSA and should be subject to the direct deduction policy.

All other pensions currently do not fit the criteria to be considered a deductible pension.

For the number of individuals and amounts involved currently, please see **Appendix One**. This shows you the number of Chinese Overseas Pension (OSP) deductions and amounts to New Zealand Superannuation (NZS) clients as at the end of October 2025.

I will be publishing this decision letter, with your personal details deleted, on the Ministry's website in due course.

If you wish to discuss this response with us, please feel free to contact [OIA\\_Requests@msd.govt.nz](mailto:OIA_Requests@msd.govt.nz).

If you are not satisfied with my decision on your request, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz) or 0800 802 602.

Ngā mihi nui

pp.



Anna Graham  
**General Manager**  
**Ministerial and Executive Services**

## Appendix One

**Table One:** Number of Chinese Overseas Pension (OSP) deductions and amounts to New Zealand Superannuation (NZS) clients as at end of October 2025.

Country	Number of clients	Annualised amount
Peoples Republic of China	186	\$2,485,275.60

### Notes:

- This is a number of Overseas Pensions.
- The country given is where the Overseas Pension is paid from.
- This data includes only New Zealand Superannuation clients.
- The annualised amount is in New Zealand dollars. It is an approximation of the annual value of overseas pensions, based on amount and exchange rates as at time of report.
- This includes people who are paid via Special Banking Option or people who receive an overseas pension directly and a reduced NZ payment.
- Figures are current as at the time of reporting. However, these may be subject to change due to new historical information being recorded into MSD systems.
- Post-June 2016 numbers and deductions are calculated using and improved methodology,
- which excludes some OSP records that are in the system but not deducted from the recipients NZS. To protect confidentiality the Ministry of Social Development uses processes to make it difficult to identify an individual person or entity from published data.
- These data tables have had random rounding to base three applied to all cell counts in the table.
- A value of one or two may be rounded to zero or three.
- The impact of applying random rounding is that columns and rows may not add exactly to the given column or row totals.
- The published counts will never differ by more than two counts.