



20 February 2025

Tēnā koe

### **Official Information Act request**

Thank you for your email of 4 February 2025, requesting information about overseas pensions that reduce entitlement to New Zealand Superannuation.

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on each part of your request set out below.

- 1. We would appreciate advice as to which overseas pensions reduce an entitlement to NZ Superannuation.*

Most countries implement a social security legislation that offers pensions for retirement, disability, or the death of a partner.

As provided under sections 187-191 of the Social Security Act 2018, a client receiving an overseas pension will have their pension directly deducted from their New Zealand benefit or pension if that pension is:

- Part of a programme that provides benefits, pensions and periodical allowances for the same circumstances for which a New Zealand Benefit or pension would be made and
- Administered by or on behalf of the government of the overseas country.

Further information about overseas pensions can be found at the following link: [www.workandincome.govt.nz/map/to-or-from-overseas/payments-from-overseas/overseas-pensions.html](http://www.workandincome.govt.nz/map/to-or-from-overseas/payments-from-overseas/overseas-pensions.html).

- 2. Is there a list of these pensions – at least the most common ones?*

Please find the attached **Appendix** which provides a list of overseas Pensions paid to clients on New Zealand Superannuation and Veteran's Pension which reduce entitlement to New Zealand Superannuation.

- 3. And specifically, would a UK NHS pension be affected?*

An overseas pension is not subject to a direct deduction if it does not meet the criteria set out in the Social Security Act 2018. However, these pensions may still be treated as income for the purposes of income-tested assistance from the Ministry.

Pensions paid under the National Health Service Pension Scheme are generally not considered directly deductible. However, if someone has questions about a specific pension that they receive and how it affects their assistance from the

Ministry, I encourage them to contact the Ministry's International Services team. They can provide guidance tailored to individual situations. Their contact information is available here:

[www.workandincome.govt.nz/map/definitions/international-services.html](http://www.workandincome.govt.nz/map/definitions/international-services.html).

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

pp. 

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

## Appendix

**List of overseas Pensions paid to clients on New Zealand Superannuation and Veteran's Pension which reduce entitlement to New Zealand Superannuation.**

Country
<b>Albania</b>
<b>Argentina</b>
<b>Australia</b>
<b>Austria</b>
<b>Azerbaijan</b>
<b>Bahamas</b>
<b>Belarus</b>
<b>Belgium</b>
<b>Bermuda</b>
<b>Bosnia and Herzegovina</b>
<b>Brazil</b>
<b>Bulgaria</b>
<b>Canada</b>
<b>Chile</b>
<b>China, Peoples Republic of</b>
<b>Colombia</b>
<b>Cook Islands</b>
<b>Croatia</b>
<b>Czech Republic</b>
<b>Denmark</b>
<b>Ecuador</b>
<b>Egypt</b>
<b>Falkland Islands</b>
<b>Fiji</b>
<b>Finland</b>
<b>France</b>
<b>French Polynesia</b>
<b>Germany</b>
<b>Ghana</b>
<b>Greece</b>
<b>Guernsey</b>
<b>Hungary</b>
<b>Ireland</b>
<b>Isle of Man</b>
<b>Israel</b>
<b>Italy</b>
<b>Jamaica</b>

<b>Japan</b>
<b>Jersey</b>
<b>Korea, Republic of</b>
<b>Latvia</b>
<b>Lithuania</b>
<b>Macau</b>
<b>Macedonia, The Former Yugoslav Republic</b>
<b>Malaysia</b>
<b>Malta</b>
<b>Mauritius</b>
<b>Montenegro</b>
<b>Netherlands Antilles</b>
<b>New Caledonia</b>
<b>Nigeria</b>
<b>Norway</b>
<b>Peru</b>
<b>Philippines</b>
<b>Poland</b>
<b>Portugal</b>
<b>Romania</b>
<b>Russian Federation</b>
<b>Samoa, American</b>
<b>Samoa, Western</b>
<b>Serbia</b>
<b>Singapore</b>
<b>Slovakia</b>
<b>Slovenia</b>
<b>Spain</b>
<b>Sri Lanka</b>
<b>Sudan</b>
<b>Sweden</b>
<b>Switzerland</b>
<b>Tahiti</b>
<b>Taiwan</b>
<b>Thailand</b>
<b>The Netherlands</b>
<b>Trinidad and Tobago</b>
<b>Turkey</b>
<b>Ukraine</b>
<b>United Kingdom</b>
<b>United States of America</b>
<b>Vietnam</b>

**Notes:**

- This table includes clients on New Zealand Superannuation and Veteran's Pension