



Department
for Work &
Pensions

How to claim your State Pension if you live outside the UK

**Easy
Read**



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1

Introduction



If you live abroad, you may still be able to claim a UK State Pension.



You can make a claim for a UK State Pension up to 4 months before your State Pension age.

Part of [Plan your retirement income: step by step](#)

Check your State Pension age

Your State Pension age is the earliest age you can start receiving your State Pension. It may be different to the age you can get a [workplace or personal pension](#).

Use this tool to check:

- when you'll reach State Pension age
- your Pension Credit qualifying age
- when you'll be eligible for free bus travel

The State Pension age is regularly reviewed, so the results of this tool may change in the future. You can [read about the launch of the latest review of State Pension age](#).

Your State Pension age is the earliest age you can start to get a State Pension.

Your State Pension age may not be the same as your workplace or personal pensions qualifying age.

To check what your State Pension age is, go to www.gov.uk

Search for **check your pension age**.

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Before you claim

10
years

To get the minimum amount of UK State Pension, you usually need 10 years of contributions or credits.



This can be made up of:

- Paid contributions through employment
- National Insurance credits
- Voluntary National Insurance contributions.



If you paid into another country's social security system, this may help you get a UK State Pension or increase the amount you get.

You may be able to get a pension from that country too.

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How to claim

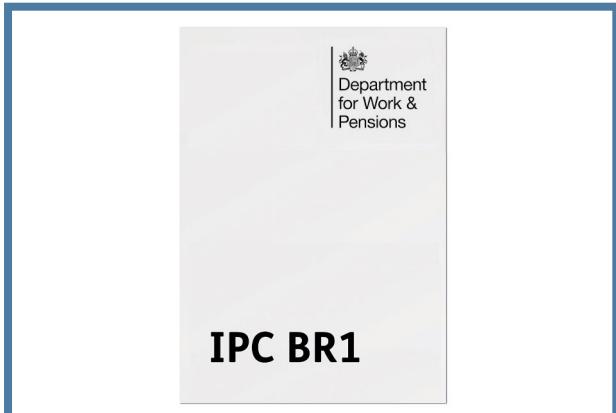


You can claim your UK State Pension from abroad in many ways.



The quickest way to claim is by calling the International Pension Centre on +44 191 218 7777.

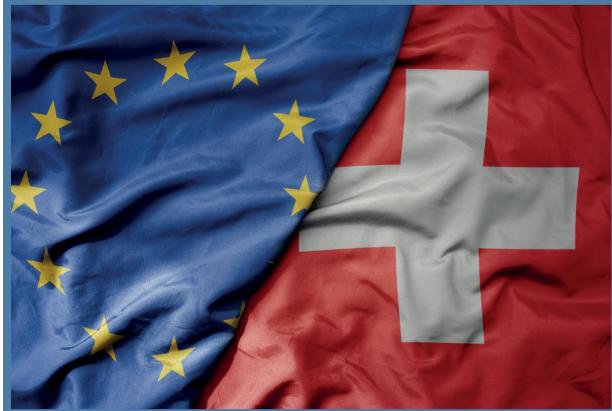
Our phone lines are open Monday to Friday, 8am to 6pm, UK time.



Alternatively, you can send us a completed claim form.

To get the form, go to www.gov.uk

Search for **IPC BR1**.



You can also claim through your local pension authority if you live in:

- a European Economic Area country
- Switzerland, Norway, Iceland or Liechtenstein
- a country that has a social security agreement with the UK.

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How your pension is paid



If you can get a UK State Pension, we can pay it into:

- a UK bank or building society account
- a bank in the country where you live, paid in local currency.



You can choose to be paid every 4 or 13 weeks.

A screenshot of a web browser showing a contact form for the International Pension Centre. The form includes fields for 'Your full name', 'Email address', and 'What is your date of birth?'. There is also a note at the bottom: 'Send an enquiry about pensions and benefits if you live abroad or have lived abroad. Don't use this form to report a change in your circumstances (such as your address or bank details). You must do this by phone or in writing.' The page is marked as 'BETA'.

You can contact the International Pension Centre for advice about your pension and benefits if you live abroad.

You can do this by using their online enquiry form.

To find out more, go to www.gov.uk

Search for **State Pension abroad**.

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