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Qualifying conditions for our schemes change from time to time. Always check with your local Social Welfare Office or with Information Services to see if qualifying conditions have changed (see page 13 for contact details).

The information in this booklet is correct at the time of publication. This booklet is intended as a guide only, and is not a legal interpretation.

Social Security Agreement between Ireland and Japan

This leaflet is a brief guide to the Social Security Agreement between Ireland and Japan which came into force on 1 December 2010.

1. What is the purpose of the Agreement?

The main purpose of the Agreement is to protect the pension rights of people who have worked and paid reckonable social security contributions in both Ireland and Japan.

The Agreement does this by allowing social security contributions paid in one country to be counted towards qualifying for certain payments in the other country.

The Agreement also deals with the social security status of workers who are sent on temporary assignments from one country to the other.

2. Who does this Agreement cover?

The Agreement covers you if you have been subject to the social security laws of both Ireland and Japan.

Self-employed contributors are also covered by the Agreement. It also extends to your dependants and survivors, for example Widow(er)'s and Guardian Payments.

3. Which payments are covered by the Agreement?

The **Irish** payments covered under the Agreement are:

- State Pension (Contributory) (payable at age 66),
 - State Pension (Transition) (payable at age 65),
 - Widow's or Widower's (Contributory) Pension,
 - Guardian's Payment (Contributory),
 - Invalidation Pension,
- and**
- Bereavement Grant.

The **Japanese** payments covered under the Agreement are:

- the National Pension (except the National Pension Fund),
 - the Employees' Pension Insurance (except the Employees' Pension Fund),
 - the Mutual Aid Pension for National Public Officials,
 - the Mutual Aid Pension for Local Public Officials and Personnel of Similar Status (except the pension system for members of local assemblies),
- and**
- the Mutual Aid Pension for Private School Personnel.

4. Which Country's Social Security laws apply?

In general, you are subject to the Social Security legislation of the country where you work.

Therefore, if you come to work in Ireland you will normally be subject to Irish social security law and pay social insurance (PRSI) contributions here.

Similarly, if you go to work in Japan, you will be subject to the Japanese social security laws and pay social security contributions there.

Temporary Assignments

If you are sent by an Irish employer to work in Japan on a temporary assignment, you will continue to pay Irish PRSI contributions up to the first five (5) years of your employment in Japan.

Therefore, if you are at present working in Ireland and are being sent to work in Japan on a temporary assignment, you or your employer should contact the following section:

PRSI Special Collections

Department of Social Protection
Cork Road
Waterford

LoCall: 1890 690 690 (from the Republic of Ireland only), or +353 14 715898 (from Northern Ireland or overseas).

This should be done as early as possible, so that the necessary forms and advice can be given.

5. How does the Agreement benefit me?

You may qualify for social welfare payments based on a combined Irish and Japanese contribution record if you do not have enough contributions on either record alone.

6. Can I get a Lumpsum Withdrawal Payment for Foreigners of my Japanese pension contributions when I leave Japan?

The effect of the Agreement means that these contributions retain a value to you even when you leave Japan. For instance, they can be combined with your Irish contributions and would be reckonable if you should need to claim an Irish Invalidity Pension or Widow(er)'s Pension within a few years of returning to Ireland. Similarly if you did not have enough Irish contributions for State Pension (Contributory) on reaching pension age, your Japanese contributions would be combined with your Irish contributions for this purpose. We advise therefore that you should retain the pension contributions and not seek the Lumpsum Withdrawal Payment for Foreigners.

7. How are payments calculated?

Irish Payments

Under the provisions of the Agreement, contributions paid in Japan can be used to satisfy the PRSI conditions for Irish payments.

However, you must have a minimum amount of Irish PRSI contributions to be eligible to combine Japanese and Irish Social Security contributions.

In the case of State Pension (Contributory), State Pension (Transition), Widow's or Widower's (Contributory) Pension and Invalidity Pension, you will need to have worked in Ireland and have a minimum of 52 Irish contributions paid or credited.

Once these conditions are satisfied a formula (see below) is used in order to establish the rate payable for:

- State Pension (Contributory),
- State Pension (Transition),
- Invalidity Pension, and
- Widow's and Widower's (Contributory) Pension.

Formula for calculating pension where Irish and Japanese contributions are involved.

Total number of Irish contributions

multiplied by

Amount of pension due if all the contributions were made in Ireland

and then divide by

Total combined contributions in Ireland and Japan.

The social insurance conditions vary slightly depending on the other country or countries involved.

Example

The following is an example of how we work out a pension if you have social insurance paid both in Ireland and Japan.

You have 280 Irish and 560 Japanese contributions over 35 years from the date you started insurable employment up to the end of the tax year before you reach pension age.

Step 1

We work out the 'notional' pension that you would get if your contributions, both Irish and Japanese were Irish contributions. To do this, we add together the Irish and Japanese contributions and then we divide the total by the number of years to get the yearly average number of contributions.

Contributions

280 Irish + 560 Japanese 840

840 ÷ 35 years

A yearly average of 24 Irish contributions would give a weekly personal pension of €225.80* (notional amount).

*As at January 2010

Step 2

We multiply the notional pension by the number of Irish contributions and divide the answer by the total number of contributions. This gives the pro-rata pension payment.

Personal amount

$\frac{€225.80 \times 280}{840}$ €75.27

If you qualify to receive an Increase for a Qualified Adult (IQA) with your Irish pension, we multiply the notional amount, including the IQA, by the number of Irish contributions and divide the answer by the total number of contributions.

Personal amount plus Increase for a Qualified Adult under 66

$\frac{€379.30 \times 280}{840}$ €126.43

These figures are based on January 2010 rates.

Guardian's Payment (Contributory), Bereavement Grant

Once entitlement to a Guardian's Payment (Contributory) or Bereavement Grant has been established either by virtue of Irish contributions alone or by a combination of Irish and Japanese, the full appropriate rate is payable.

Japanese Payments

Any enquiries on Japanese Payments should be directed to their International Relations Group. Contact details are on page 12.

8. How do I get my payment?

If you live in Ireland

If you qualify you may receive an Irish payment:

- at a chosen Post Office, or
- direct to your current or deposit account (**not** a mortgage account) at a financial institution or an An Post Savings Account.

If you qualify for Invalidity Pension and you get paid at a post office using Electronic Information Transfer (EIT), you may also avail of the Household Budget Service.

Bereavement Grant is a once-off payment made by cheque.

If you reside outside the State

If you qualify for an Irish pension you may have your payment made by Electronic Fund Transfer to an Irish account or an account within a financial institution outside the State. Payment will be in the currency of the country in which you hold the account. This payment will be made every four weeks. One week will be paid in advance and three weeks will be paid in arrears.

9. Does the Agreement affect any payments I may get from another country?

No!

If you are entitled to a payment under this Agreement, this will not affect your entitlement to a payment by another State under the provisions of the EC Regulations on Social Security.

This means that you could get a payment from another State under EC Regulations and a payment from Ireland under this Agreement at the same time.

This could arise if you had been employed in Japan, Ireland and another country covered by EC Regulations.

However, when working out a person's entitlement to a payment under this IRL/Japanese Agreement, work periods completed in the other country covered by EC Regulations will not be taken into account.

You cannot claim two Irish pensions. For example, if you qualify for one based on a combined contribution record under this Agreement with Japan and another based on a combined record with another EU State under EC Regulations, you will receive whichever Irish pension is greater.

10. Can I qualify for a payment from both countries?

Yes!

It is possible for a person to qualify for a payment from both countries (Ireland and Japan) at the same time.

11. Can I claim extra benefits?

If you live in Ireland and receive either an Irish or Japanese social welfare pension, you may qualify for free benefits under the Irish social security system subject to the usual conditions.

- Household Benefits Package (Electricity/Gas Allowance, Free Television License and Telephone allowance),
- Fuel Allowance (payable from September to May),
- Free Travel.

For more information, log on to **www.welfare.ie**.

12. Where can I get more information?

If you are residing in Ireland and wish to claim or enquire about an Irish entitlement under the Agreement, you may contact your Social Welfare Local Office or:

For **State Pension (Contributory), State Pension (Transition), Widow's or Widower's (Contributory) Pension, or Guardian's Payment (Contributory)**, contact:

Department of Social Protection
Social Welfare Services
College Road
Sligo

LoCall: 1890 500 000 (from the Republic of Ireland only), or
+353 71 9157100 (from Northern Ireland or overseas).

For **Invalidity Pensions**, contact:

Invalidity Pension Section
Social Welfare Services
Government Buildings
Ballinalee Road
Longford

LoCall: 1890 92 77 70 (from the Republic of Ireland only), or
+353 43 3340000 (from Northern Ireland or overseas).

For **Bereavement Grant** contact Social Welfare Services in Sligo if a pension has been in payment from there.

In all other cases, contact:

Department of Social Protection
Bereavement Grant Section
Social Welfare Services
Government Buildings
Ballinalee Road
Longford

LoCall: 1890 927 770 (from the Republic of Ireland only), or
+353 43 3340000 (from Northern Ireland or overseas).

For more information on **Temporary Assignments** contact:

Department of Social Protection
PRSI Special Collections Section
Government Offices
Cork Road
Waterford

LoCall: 1890 690 690 (from the Republic of Ireland only), or
+353 1 47 15898 (from Northern Ireland or overseas).

Note

The rates charged for using 1890 (LoCall) numbers may vary among different service providers.

With regard to entitlements to Japanese benefits under the Agreement please contact:

International Relations Group
Operation Planning Department
Japan Pension Service
3-5-24 Takaido-nishi
Suginami-ku
Tokyo 168-8505
Japan

Telephone: +81 3 5344 1100

Website: <http://www.nenkin.go.jp>

For information booklets, application forms and more information on social welfare services:

- Log on to **www.welfare.ie**.
- LoCall Information Line at **1890 66 22 44** (from the Republic of Ireland only) or **+353 71 91 93313** (from Northern Ireland or overseas).
- Drop in to your local Social Welfare Office or Citizens Information Centre.

Note

The rates charged for using 1890 (LoCall) numbers may vary among different service providers.

Other useful booklets:

Widow's/Widower's (Contributory) Pension	SW 25
Free Travel	SW 40
Invalidity Pension	SW 44
Bereavement Grant	SW 47
Household Benefits Package	SW 107
Guardian's Payment (Contributory) and Guardian's Payment (Non-Contributory)	SW 115
State Pension (Transition) and State Pension (Contributory)	SW 118