

PENSION REFUND

Country information: GERMANY and AUSTRIA

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Country information: GERMANY

Product Pension refund

GERMANY

PENSION REFUND

1. I worked in Germany and paid pension contributions. Can I claim it back?

Non-EU citizens can claim back their German pension contributions (about 9.5% of salary) 2 years after leaving Germany/EU if they paid into the pension funds for a period under 5 years. Only months in which a contribution was made count towards this period and only the employee contributions are refunded, not the one from employers. You should also be aware that working in other EU countries can count towards the 5 year period.

EU citizens can claim their pension benefits from Germany after they reach the pension age.

2. What does a “pension refund” mean?

A **refund** means that you paid your pension contributions, and you can get it back with the conditions above.

By filing a claim, you are actually reporting to the Pension office that you left Germany/EU and there is no need for them to keep your pension contributions.

3. Why do some agencies claim that they will refund MORE pension overpayment for you than the others?

There is **no such thing as a “more refund”** on your pension. Be careful, because this might be a marketing trick to attract you to sign a contract.

If a tax specialist files your pension refund claim properly, according to the German pension law, the **refund can be calculated in only one possible way!**

4. What documents are required to apply?

In order to get your pension refund as quickly as possible and apply for the highest amount, you need to have:

- **Lohnsteuerbescheinigung or payslip from all employment** for each tax year
- **Registration and deregistration certificate from Germany** (you can prove it with the stamps in your passport or with the document An- and Abmeldebescheinigung from German authorities)
- Passport

5. What if you do not have all the necessary documents?

Even if you do not have all the documents mentioned above, you can still apply for your pension refund. We offer a “replacement” service - we will contact your former employer/s and will request copies of your earning documents (wage slip) as your agent.

6. How many years back can I claim my pension refund?

You can apply for unclaimed pension refunds back to 1995.

7. How long do I need to wait?

On average, it **takes approximately 6 months** to be processed by the German Pension Office. This is counted from the time your documents are received by the German authorities. The actual time may vary on a case by case basis.

Country information: AUSTRIA

Product Pension refund

AUSTRIA

PENSION REFUND

1. I worked in Austria and paid pension contributions. Can I claim it back?

Non-EU citizens can claim back their Austrian pension contributions (about 9.5% of salary) 2 years after leaving Austria /EU if they paid into the pension funds for a period under 5 years. Only months in which a contribution was made count towards this period and only the employee contributions are refunded, not the one from employers. You should also be aware that working in other EU countries can count towards the 5 year period.

EU citizens can claim their pension benefits from Austria after they reached the pension age.

2. What does a “pension refund” mean?

A **refund** means that you paid your pension contributions, and you can get it back with the conditions above.

By filing a claim, you are actually reporting to the insurance company that you left Austria/EU and there is no need for them to keep your pension contributions.

3. Why do some agencies claim that they will refund MORE pension overpayment for you than the others?

There is **no such thing as a “more refund”** on your pension. Be careful, because this might be a marketing trick to attract you to sign a contract.

If a tax specialist files your pension refund claim properly, according to the Austrian pension law, the **refund can be calculated in only one possible way!**

4. What documents are required to apply?

In order to get your pension refund as quickly as possible and apply for the highest amount, you need to have:

- Lohnzettel from all employment for each tax year
- Registration and deregistration certificate from Austria (you can prove it with the stamps in your passport or with the document An- and Abmeldebescheinigung from Austrian authorities)

- Passport

5. What if you do not have all the necessary documents?

Even if you do not have all the documents mentioned above, you can still apply for your pension refund. We offer a “replacement” service - we will contact your former employer/s and will request copies of your earning documents (wage slip) as your agent.

6. How many years back can I claim my pension refund?

You can apply for unclaimed pension refunds back to 1995.

7. How long do I need to wait?

On average, it **takes approximately 6 months** to be processed by the insurance company. This is counted from the time your documents are received by them. The actual time may vary on a case by case basis.