

13 August 2025

Tēnā koe

Official Information Act request

Thank you for your email of 17 July 2025, requesting information regarding deductions of Taiwanese pensions under the Social Security Act 2018.

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 separately below.

1. The current full list of these Taiwanese pensions.

The current list of the Taiwanese pensions that are directly deductible under New Zealand law is as follows:

- National Old Age Pension
- Labour Insurance Old Age Pension
- National Disability Pension
- Labour insurance Disability Pension
- National Survivors Pension Payment
- Labour Insurance Survivor Annuity
- Civil Service Retirement Pension
- Military Pension
- Employment Insurance Scheme
- Labour Insurance Old Age Pension

2. The total number of clients and the annual amount being deducted currently.

Table: Number of Taiwanese Overseas Pension deductions and amounts to NZS clients as at end of June 2025

Country	Number of clients	Annualised amount
Taiwan	813	\$3,608,089.62

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 amounts and exchange rates as at time of report.

- 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 an 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.

3. What specific standards or requirements are used to determine whether a particular Taiwanese pension is subject to these deductions?

The information you have requested can be found here:

<https://workandincome.govt.nz/map/to-or-from-overseas/payments-from-overseas/overseas-pensions.html>

4. If the deduction falls under Section 187 of the 2018 Act, does MSD need to actively demonstrate that a pension meets the criteria outlined in subparagraphs a) through e)? This includes confirming that these pensions are not Government occupational pensions, and "not" voluntary contributions?

The Ministry of Social Development research the pension provider and scheme to determine if it meets the definition which includes where it is a Government occupational pension.

If the entire pension was only made up of voluntary contributions it wouldn't be determined to be deductible if that was the nature of the finding

If the pension is made up of mandatory and voluntary, the client would need to provide evidence of the voluntary component for their individual situation.

5. Regarding entirely voluntary pension schemes, if evidence supports this characterization and the MSD is unable to prove that said scheme is mandated, is direct deduction still permissible?

If evidence supported that the pension scheme is entirely voluntary, it wouldn't be deductible.

*6. Given that the issue of direct pension deductions relates to a civil matter, should the 'balance of probabilities' standard apply? Does the MSD need to obtain evidence proving a pension satisfies the Social Security Act 2018 requirements *before* including it on the deduction list? My concern is that, without such factual evidence, individuals could be incorrectly subjected to excessive deductions.*

The deduction list isn't updated until after the research is done and peer checked.

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.

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 or 0800 802 602.

Ngā mihi nui

pp.



Anna Graham
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