

Bob Stevens - Born Ireland 1941

For the Overseas Pensions Forum 24 February 2010.

Worked Ireland 1958 – 1965

I receive Irish State Pension Contributory based on number of contributions made by me without need of any bilateral agreement with New Zealand.

Immigrated to Canada 1965 – 1984

I receive a Canada Pension Plan Pension based on amount of contributions made by me without need of any bilateral agreement with New Zealand. I receive a Canadian Old Age Security Pension based on time spend residing in Canada and using bilateral agreement with Ireland.

Immigrated to New Zealand 1984 – Present

Still working. Legally entitled to NZ Superannuation. Do not receive a penny due to direct deduction of overseas pensions. In my opinion only Canadian O.A.S. pension should be deducted.

Applied 2006 for New Zealand Super did not accept until 2007 when Irish Pension kicked in then received NZ Super for 2006 less Canada Pension Plan and Old Age Security (Canada).

2007 Irish Pension Contributory kicked in. Advised by International Service, Ministry of Social Development (MSD), that I would no longer receive my legal entitlement to NZ Super, and they refused to send me fortnightly or monthly statements.

Applied and received a Benefit Review Hearing where Chairman turned up 15 minutes late and dismissed my claim. The Hogan case was quoted for Canada, the Tetley Jones case was quoted for Ireland.

I did not immediately apply to Social Security Appeal Authority because of mooted Government changes re Overseas Pensions Direct Deductions, Policy Spousal undercut and payment of NZ Super Overseas. What came out of those mooted changes only concerned payment of NZ Super Overseas. I then applied for “out of time” hearing to Social Security Appeal Authority as I had new evidence to present. Application refused.

Later I received a bill from International Services for an overpayment of \$22 for a period of time after the date that they had shown me to be cut off from. I asked for statements for that period to present day, was refused. Letters went back and forth, on each letter from MSD I was told I had 3 months to ask for a review. I decided to ask for one then lo and behold MSD said they would forgive the overpayment. I said I did not want to drop the Benefit Review until MSD (WINZ) provided me with back

statements as I contended they could well owe me money. These statements finally surfaced this January! Got the first one for period up to January 19, 2010 which showed an excess figure of just over \$4.00 then 2 weeks later three years of statements arrived which showed 11 months where I should have been paid. The total owing was about \$65.00. I had received none of this nor any statements. Incidentally the first statement showed excess for Month end January 19th 2010 as \$4.00 while a second one for the same month showed excess of \$2.00. How does that work?

The second bunch of statements also showed a deduction from my wife's NZ Super (for any excess I had). I advised my wife of this who told me this was nonsense as she had not been advised. She then looked at her bank statements which showed greater deductions! In fact from December 2009 her CPP had been deducted without notice. The following day she received a letter telling her that her NZ Super would be deducted from February 2010 by the amount of her CPP. Yet MSD has been deducting it since December 2009?

One person my wife spoke to at MSD told her she should try and stop me from protesting Direct Deductions as they found many people were becoming ill and marriages affected by people trying to win their claims and that I should just accept it as New Zealand law.

It is still my belief Section 70 is been misinterpreted by the Chief Executive and in fact the Chief Executive has agreed with me in a report to the last Labour Government, this report was signed for by Mr Penson Pope in 2005.

I also have a letter from International Services showing both my wife and I would receive proportional NZ Super as well as all the Overseas Pensions without deduction if we returned to Canada to live. This represents over \$350 per week extra if we leave NZ for Canada.

Recently I met with the Minister for Senior Citizens John Carter re my concerns. Mr Carter had only a couple of minutes but he assured me if ever I proved myself correct then they, the National Government, would change the law to see Direct Deductions continued because it is just not possible, financially, not to deduct the overseas Personal Private Pensions like the Canada Pension Plan as it represented too much money for New Zealand to receive. Yet Kiwi Saver is modeled on CPP.