



German Federal Pension Refund

A Counselhouse Whitepaper

German Federal Pension Refund

Non-German employees who have been working in Germany can claim the refund of the employee's contribution to the German Federal Pension Fund under certain conditions. This whitepaper is meant to provide a brief overview about the general conditions regarding the pension refund according to citizenship. Divergences in individual cases are possible. Counselhouse is committed to supporting employees that have been working in Germany to apply for the refund of their contributions to the German Federal Pension Fund

1. Citizens of the member states of the European Union

Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Great Britain, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Sweden, Slovakia, Slovenia, Spain, Iceland, Liechtenstein, Norway and Switzerland

can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/ EEA nor in Switzerland
- they are no more subject to statutory pension insurance in German or one of the countries mentioned above
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

2. Citizens of SSA countries

Citizens of Australia

Australian citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/EEA
- they are no more subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of Bosnia and Herzegovina

Bosnian and Herzegovinian citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they worked in Germany and Bosnia and Herzegovina for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/EEA nor in Bosnia and Herzegovina
- they are no more subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of Canada

Canadian citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/EEA
- they are no longer subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of Chile

Chilean citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months

- their habitual abode is neither in Germany nor in another member state of the EU/ EEA
- they are no longer subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of Croatia

Croatian citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is no longer in Germany nor in another member state of the EU/ EEA nor in Croatia
- they are no longer subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of Israel

Israeli citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/ EEA
- they are no longer subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of Japan

Japan citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither Germany nor another member state of the EU/ EEA
- they are no longer subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of Macedonia

Macedonian citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/EEA
- they are no more subject to statutory pension insurance in Germany, Bosnia and Herzegovina, Croatia, Great Britain, Macedonia, Montenegro, Serbia, Slovenia or Turkey
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of Montenegro

Montenegrin citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/EEA nor in Montenegro
- they are no more subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of Morocco

Moroccan citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/EEA
- they are no more subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of Serbia

Serbian citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/ EEA nor in Serbia
- they are no more subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of South Korea

South Korean citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/ EEA
- they are no longer subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of Tunisia

Tunisian citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/ EEA
- they are no more subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of Turkey

Turkish citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months

- their habitual abode is neither in Germany nor in another member state of the EU/ EEA
- they are no longer subject to statutory German or Turkish pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of the USA

US-American citizens can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/ EEA
- they are no longer subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.

Citizens of China and India

The Indo-German and Chinese-German Social Security Agreements only concern the detachment of employees. Indian and Chinese employees who were not detached and worked in Germany may see below.

3. Citizens of countries not mentioned above

Citizens of neither EU/ EEA countries nor Switzerland nor countries that have a Social Security Agreement with Germany can apply for refund of the employee's contribution to the German Federal Pension Fund, if

- they paid contribution to the German social security system for less than 60 months
- their habitual abode is neither in Germany nor in another member state of the EU/ EEA
- they are no longer subject to statutory German pension insurance
- they are not authorised to voluntary German pension insurance
- they have left Germany for at least 24 months.



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