

OLD-AGE PENSION IN THE CZECH REPUBLIC IS NOT A MATTER OF COURSE FOR FOREIGNERS



What is an old-age pension? It is a benefit of the pension system to which every citizen is entitled after meeting certain conditions.

What are the conditions for obtaining a pension?

- **Retirement age** - The legal age at which citizens are allowed to retire. The age varies according to the date of birth.
- **Required length of insurance** - Currently (April 2023), the standard (with some exceptions, which you can find out about at a social consultation) required length of insurance is set at 35 years. This is the amount of time you have been working and paying social security. Part of this includes so-called substitute insurance periods (e.g. childcare, caring for a dependent, studying before 2010). For foreigners, you still need to distinguish whether you were insured in a so-called contractual or non-contractual foreign country.

To qualify for an old-age pension, you must meet both conditions at the same time!

Contractual x non-contractual foreign country:

Contractual foreign country – a country with which the Czech Republic has signed an international social security agreement. In this case, insurance periods acquired in another country are taken into account. However, the Czech Republic pays a pension only for the time earned in the Czech Republic, called a partial pension.

For example, if you get 10 years of insurance in an EU or EEC country and 25 years in the Czech Republic. The sum of the periods adds up to the required length of insurance to determine pension entitlement.

Non-contractual foreign country – a country with which the Czech Republic has not signed an international social security agreement. In this case, foreigners must obtain the necessary period of insurance only on the territory of the Czech Republic. The period acquired in a non-contractual foreign country is not taken into account.

- An overview of concluded contracts: <https://www.cssz.cz/web/cz/prehled-smluv-uzavrenych-cr>

ATTENTION! NO INSURANCE IS PAID FOR WORK WITHOUT A CONTRACT (AN UNREPORTED EMPLOYMENT) THIS MEANS THAT THE YEARS WORKED ARE NOT COUNTED AND THE EARNINGS FROM THIS ACTIVITY DO NOT AFFECT THE AMOUNT OF YOUR PENSION.

When can I apply for a pension? No earlier than 4 months before you want to retire. You can apply for a pension up to 5 years retrospectively.

How can I apply for a pension? You apply at the OSSZ (District Social Security Administration)

- List of offices: <https://www.cssz.cz/web/cz/kontakty>

The application is filled out by a member of the pension department (the form cannot be downloaded online in advance). We recommend making an appointment for this, ideally online via the Czech Social Security Administration (ČSSZ) order form.

Documents you need to take with you:

- ID – ID card, passport, residence permit.



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Projekt "Centrum na podporu integrace cizinců v Ústeckém kraji" AMIF/31/03 je financován Evropskou unií v rámci národního programu Azylového, migračního a integračního fondu a rozpočtu Ministerstva vnitra České republiky.

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- Evidence of studies (must prove the length and duration of studies; school leaving certificate, school leaving certificate, university diploma).
- Men – proof of military service (military paybook or discharge certificate).
- Women – documents proving care of children (birth certificates of children, court ruling on adoption or custody of the child).
- Confirmation of all the times you have been registered at the Labour Office or have cared for a dependent, etc.
- Pension insurance record sheet.
- If you are employed, a confirmation from your employer.
- If you want to have your pension paid into a bank account, you will need a form filled in and confirmed by the bank.
 - [Application for pension payment by transfer to an account in the Czech Republic - account holder](#), or.
 - [Application to have your pension paid by bank transfer to your spouse's account in the Czech Republic](#).

A decision on the granting of an old-age pension and its amount is issued by the Czech Social Security Administration within 90 days of the application. It is delivered by hand. The decision is accompanied by an attachment - a personal pension certificate with a summary of the periods of insurance and earnings that have been taken into account. The decision also states the date of payment of the pension.

How is the pension paid? You choose how your pension is paid when you apply for your pension. You can only change it on request. The pension is paid once a month:

- to a bank account,
- in cash via the Czech Post - payment is charged at CZK 29 (for each payment of the pension).

The pensioner is obliged to report within 8 days:

- change of address,
- a change of the bank account number for sending your pension and other changes that may affect your pension payment.

ATTENTION!

Have you been granted a retirement pension and you're still working? It doesn't mean you have to stop working. You can work and receive a pension at the same time. There is no limit on your earnings. However, please note that if you are on sick leave, you will be refunded for a maximum of 84 days (14 days from your employer and 70 days from the OSSZ (District Social Security Administration), no matter how high your pension is.

Remember that you always need to take the specific case into account!

Detailed information about the old-age pension can be found on the ČSSZ website:

<https://www.cssz.cz/web/cz/starobni-duchod>.



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