

Your Pension Rights as an EU Citizen in the UK

The UK State Pension is a regular government payment you can claim when you reach State Pension age.

You build up your UK State Pension through years of National Insurance contributions during your working life. To qualify for the State Pension, you need:

- at least 10 qualifying years (these can include years from EU countries)
- 35 qualifying UK years to receive the full amount

You may also be eligible for Pension Credit, and other benefits, depending on your circumstances.

If you've worked in multiple countries

If you've worked in both the UK and EU countries, your pension rights are protected under the Citizens' Rights Agreements (Withdrawal and Separation Agreements).

You'll receive a separate pension from each country where you worked and qualify for that country's state pension, based on how long you worked there. Some countries do not pay pensions for very short periods of work, but that time will not be lost. In EU countries, very short contribution periods can be combined.

Different State Pension ages

Each country sets its own State Pension age. This means you may become eligible for the State Pension abroad before accessing your UK State Pension.

If this happens, contact the abroad country's pension authority or the UK's International Pension Centre for guidance.



How to access your State Pension

If retiring in the UK:

- [apply through GOV.UK](#) (you'll need a Government Gateway account)
- phone 0800 731 7898

If retiring abroad:

- if you **have not** worked in another country since leaving the UK, apply directly to the UK's [International Pension Centre](#)
- if you **have** worked in another country since leaving the UK, apply through the country you most recently worked in

TOP TIPS

Apply for your pension at least 6 months in advance. It can take time for countries to share information, and small differences in your personal details may cause delays. Don't worry, this will not affect your pension entitlement.

Keep your payslips and P60s safe. If there's a gap in your National Insurance record, you can ask your employer or pension scheme to correct it using these documents.

Get help and advice

Visit GOV.UK for [guidance on pension eligibility](#).

Read the [EU Commission's Q&A document](#) for EU citizens protected by the Withdrawal Agreement.

Get more help from the [Money and Pensions Service](#)

Make a complaint to the [Pension Ombudsman](#) or the [Gibraltar Financial Services Commission](#).

If you've experienced issues with accessing your pension, you can report a complaint via our [complaints portal](#), or tell us about your experience on our [Your story](#) page.

Find out more about pensions on our [FAQs page](#).