

Udbetaling Danmark
International Pension
Kongens Vænge 8
DK-3400 Hillerød
Denmark

International Pension

Apply for deferred pension

Personal information

Name	Danish civil reg. (CPR) number
Address	Phone number
Postal code and city	Country

Working an pension conditions

I have income from personal work for at least 750 hours per year		Yes	No
I am	Self-employed	Profit from business(es) last year	
	A salaried employee	Current annual income:	
	Prepaid Paid in arrears		
I was born before 1 September 1952 and want to apply for a deferred pension		Yes	No
I was born after 31 August 1952 and want to apply for a deferred pension		from the state pension age, as I have stopped working as of Date:	
		from the state pension age and onwards as I continue to work	
		going forward as I continue to work	

The applicant's consent and signature

I give consent for Udbetaling Danmark to exchange information with other authorities, employers, banks, etc., when necessary to process my case.	
Date	Signature

You can send the form to Udbetaling Danmark, International Pension in the following ways:

- Digital post at www.lifeindenmark.dk/international-pension-contact
- Mail to intpension@atp.dk. Be aware that this is not a secure mail
- Regular post to: Udbetaling Danmark, International Pension, Kongens Vænge 8, DK-3400 Hillerød, Denmark

Please remember that you must inform us of any changes

When you apply for/receive social pension, you have a duty of disclosure. This means that you must let us know immediately if there are any changes to the information you have supplied to us earlier as this may have an impact on the amount of social pension you are entitled to. For example, you must notify us if:

- **You become single, get married or start cohabiting**

As a general rule, you are cohabiting if you live with another person to whom you could get married under Danish law. Even though you do not live with a person, you may well be cohabiting. You are cohabiting if you have arranged your circumstances in such a way that, overall, you enjoy the same advantages as married and cohabiting persons. The advantages may be both practical and financial.

- **You move to a new address**

- **You move to a new country, including Greenland or the Faroe Islands**

Your right to a pension may change or cease when you move to another country.

- **You are staying outside your country of residence**

As a general rule, you may stay outside your country of residence for a total period of up to 6 months during a 12-month period without this affecting your pension. However, you must have a real and actual place of residence in your country of residence, and you must be registered in the national register in that country.

- **You or your spouse's/cohabitant's assets change**

This may be the case if you or your spouse/cohabitant receives an inheritance, buys or sells securities or receives a return on the assets.

- **You or your spouse/cohabitant has income which has changed**

As a general rule, you must change your preliminary income assessment on www.skat.dk, if you need to provide information about changes in income that are subject to tax in Denmark. The Danish Tax Administration (Skattestyrelsen) automatically sends your information to us.

If your pension is calculated with effect from a date other than 1st January, you must, however, notify us directly for the rest of the year of the change in income at www.borger.dk/international-pension. In these cases, it is not enough to change your preliminary income assessment.

- **You or your spouse/cohabitant has income which is not taxable in Denmark**

You must always provide us with information about income, which is not taxable in Denmark. You must also provide us with later changes in these incomes.

Remember to check whether the information we have about you is correct

You must remember to check the information from which we calculate your pension and notify us if it is incorrect. This could be, for example, if we calculate your pension based on information that you are single, when you are actually married or cohabiting, or we calculate your pension as cohabiting, even if you are actually single.

Instructions

A deferred pension means that you will postpone the payment of your pension to a later date if you keep working. During this period, your pension will be increased by a percentage (the waiting percentage) so that you receive an ongoing pension supplement (the waiting supplement) or a lump sum supplement when you retire.

The waiting percentage depends on how long you postpone your pension and how much older you are when we start paying out the pension.

You may postpone the pension for 120 months, and you may postpone it in two periods.

The conditions for getting a deferred pension

To get a deferred pension, you must:

- be entitled to a state pension
- be employed or self-employed for at least 750 hours in a calendar year (approximately 14 hours/week on average)
- be able to document your working hours.

To accrue a waiting percentage going forward, you must provide us with proof once a year that you fulfil the number of hours requirement. Remember to save your payslips or other documentation.

If the employment requirement is not met, you are not entitled to deferred pension for this period. Instead, we will pay a lump sum corresponding to the state pension you would have been entitled to during the period.

You will receive a notification from us every year when you need to send the documentation.

If you want to apply for a deferred pension retroactively from the 1st of the month after reaching the state pension age, you must submit documentation of employment as proof that you fulfil the conditions for deferred pension for a previous period.

However, you should be aware that you cannot receive a lump sum for previous periods where you have not worked enough hours to accrue a waiting percentage.

If you were born before 1 September 1952, you cannot apply for a deferred pension retroactively.

When you want to receive your state pension and stop having your pension deferred, please contact us. The termination of a deferred pension will at the earliest take effect from the 1st of the month after we receive your message.

Death

In the event of death before the request for termination of deferred pension or before the end of the maximum 120-month postponement period, no state pension, waiting allowance or survivor's pension will be paid.

When is it worthwhile to postpone your pension

Whether it is worthwhile for you to postpone your state pension depends on your financial and personal circumstances. You can contact a private advisor if you want advice on whether it is worthwhile for you. Udbetaling Danmark can only advise you on the rules.

We exchange information about you

Udbetaling Danmark is required to inform you about the following:

When you apply for/receive state pension, we are allowed to exchange information about you

Udbetaling Danmark is obligated to exchange relevant information about you with other parties to ensure that you receive the benefit that you are entitled to.

When you apply for/receive state pension, you consent to Udbetaling Danmark's exchange of information about you. We can exchange information about you with relevant parties, including public authorities, employers, banks etc., when this exchange is necessary to process your case.

What information can we exchange?

We can do the following without asking for your consent:

- receive financial information from other public authorities and unemployment insurance funds (a-kasser) if the information is necessary to process your case, and we can also ask the municipality, to check your wage payments,
- share information about you with the municipality to recalculate, offset, do additional necessary follow-ups, or check the disbursement of benefits you might not be entitled to receive,
- combine our own information about you with necessary, non-sensitive personal data from other Danish or international authorities or unemployment insurance funds (a-kasser) for the purpose of controlling whether or not you are entitled to state pension. In certain cases, we can take the result of the data combination and further combine it with information about you from PostNord or other providers of postal services.

- exchange necessary information about the case with the municipality, e.g. what the case scope and objectives are, which case steps have been taken, and if we or the municipality has opened a case to check whether you are entitled to other benefits. We can still exchange necessary information with the municipality in this manner if your case has been closed within the last 6 months.

We can receive information from relevant parties, including other public authorities, employers, banks etc. in cases regarding repayment of benefits, if the information is necessary to process the case.

Legal framework

Section 5-10, section 11a-11b and section 12 of the Danish Act on Udbetaling Danmark (Udbetaling Danmark-loven)

Section 12 of the Danish Consolidation Act on Legal Protection and Administration in Social Matters (Retssikkerhedsloven)

The legal framework is available (in Danish) at www.retsinformation.dk

Why and how Udbetaling Danmark processes your personal data

Udbetaling Danmark is the data controller

Udbetaling Danmark is responsible for processing the personal data that we have about you.

In this privacy notice you can read more about the types of personal data we process about you, how we process your personal data and the data protection rights available to you when we process your personal data.

Why we process your personal data

We process your personal data for the following purposes:

- To investigate whether you meet the conditions for receiving a state pension and to assess whether you are entitled to a state pension and, if this is the case, to ensure that you are paid the state pension.
- To train our employees and improve customer service, if you call us and consent to having the call recorded for training purposes. You can withdraw your consent at any time
- To test our IT systems in connection with development, optimisation, or error handling.

What personal data do we collect about you and where do we collect it?

We only collect information about you that is necessary to process your case.

We collect the following personal data about you:

Non-sensitive personal data

- We receive your civil registration number (CPR number) and other basic information from The Danish Civil Registration System (CPR)
- We receive income information etc. from The Danish Tax Agency
- We receive information about account numbers/NemKonto from the Agency for Digitisation.
- We receive information about any potential irregularities related to mail from PostNord or other postal service companies.
- We receive information about stays at nursing homes, municipal administration agreements, etc. from municipalities.
- We receive account information from your bank.
- We receive common basic data including periods of residency and insurance as well as TIN number (Tax Identification Number) from foreign authorities.
- We receive information about whether you have complained about a decision from the National Social Appeals Board.
- We receive information about estates following a death from the Danish Official Gazette

Criminal convictions and offences

- We receive information about violations of the Danish Penal Code's provisions on terrorism, travel bans, failure to comply with a sentence, etc. from the Danish Prosecution Service.

- We receive information about prosecution/sentencing, confiscation of passports and reversions of such sentences/confiscations from the Danish Police.
- We receive information about prison stays, etc. from the Danish Department of Prisons and Probation

How do we process your personal data?

We process your personal data in a number of ways, including when we make decisions, calculate, disburse or adjust your state pension or when we take other necessary steps to process your case.

To check whether you are entitled to state pension; we can combine our own information with necessary, non-sensitive personal data that we have collected from other parties. Our own information about you is the information that you have provided and the information we receive from other departments within Udbetaling Danmark, e.g. cohabiting with another pensioner.

In addition, Udbetaling Danmark processes your personal data using advanced methods such as machine learning and artificial intelligence. This may occur as part of the operation of our IT systems as well as in efforts to develop and optimize the administration and testing of these systems.

Who do we share your personal data with?

We can share information about you with other parties that are authorised to receive it, e.g. public authorities, institutions, and relevant private companies, see list below.

We share the following personal data about you:

Non-sensitive personal data

- We pass on information about payments, etc. to the Danish Tax Agency.
- We pass on information about entering/leaving Denmark, deaths, stays at nursing homes, etc. to municipalities.
- We pass on information about payments to your bank/NemKonto (Agency for Digitisation).
- We pass on information about income, assets, pension entitlements, etc. to the Danish Agency for Labour Market and Recruitment.
- We pass on information about income, assets, pension entitlements, etc. to Statistics Denmark.
- We pass on information on whether you are receiving an income-independent benefit, but not which benefit, to pension institutions.
- We pass on basic data about reimbursement claims, etc. to the Danish Debt Collection Agency.
- We pass on information in your case that is relevant if you complain about a decision to the National Social Appeals Board.
- We pass on information about your civil registration no. to our mail service provider.
- In some cases, we have to pass on your case to the Danish National Archives.



Transfer of personal data to countries outside the EU/EEA

If you have previously lived or worked in a country outside the EU/EEA countries, we may have to transfer information about you to relevant national authorities in the country in question, so that they can process your case.

How long do we store your personal data?

We store your personal data while we process your case and delete it 5 years after the year, in which the case is closed. Your personal data is stored after the case is closed in accordance with current legislation (forældelses-, bogførings- and arkivloven).

If you have called us and consented to having the call recorded, we automatically delete the recording after 2 months. You can always have the recording deleted sooner by contacting us.

Automated individual decisions

We can make decisions solely by automated means. The automated individual decisions are based on data that we collect from public registers. This data is automatically compared with the information on your case and together these sets of data determine whether you are entitled to state pension.

What are your data protection rights?

Right to object

You can object to Udbetaling Danmark's processing of your personal data.

Right to access

You can obtain a copy of the information we process about you.

Other rights

You can also request:

- to have your personal data rectified or deleted
- to have your personal data transferred to you or to someone else (the right to data portability)
- to have our processing of your personal data restricted

There may be exceptions to the listed data protection rights, as they are not absolute and may be conditional or limited. For instance, it is not certain that you have the right to have your personal data deleted in specific instances. This right depends on the reason why we process your personal data, meaning it depends on the specific circumstances connected to our data processing.

If you have custody of or parental responsibility for a minor and information about the child is a part of your case, the data protection rights also apply to the child.

If you have questions

Udbetaling Danmark, Pension

If you have any questions about your state pension or about Udbetaling Danmark's use of your personal data, please

contact Udbetaling Danmark, Pension. You can contact us online at www.lifeindenmark.dk/international-pension-contact or call us at +45 70 12 80 55. If your question concerns our use of your personal data, please include "Personal Data" in the subject line of your question.

Data Protection Officer

If you believe that Udbetaling Danmark's response to your request for access is inadequate or that Udbetaling Danmark has failed to comply with your personal data rights, please contact the Data Protection Officer at www.lifeindenmark.dk/udbetalingdanmark-dpo-contact or by calling +45 70 11 12 13.

The Danish Data Protection Agency

If you are dissatisfied with the way Udbetaling Danmark processes your personal data, you can file a complaint with The Danish Data Protection Agency. Read more and find their contact information at www.datatilsynet.dk/english.

Please note that The Danish Data Protection Agency only handles complaints regarding the use of your personal data. The Danish Data Protection Agency does not handle complaints regarding your case on state pension. If you are dissatisfied with the way Udbetaling Danmark processes your case on state pension, please contact Udbetaling Danmark.

Data controller

Udbetaling Danmark
Kongens Vænge 8, DK-3400 Hillerød, Denmark
CVR-nr. 33236239

Legal framework

- Article 6, section 1, letter e of the Data Protection Regulation (ordinary personal data)
- Article 9, section 2, letter f section 1 of the Data Protection Regulation (sensitive personal data)
- Article 10 of the Data Protection Regulation (criminal convictions and offences)
- Section 11, section 1 of the Data Protection Act. (social security number)
- Danish Social Pensions Act (Lov om Social Pension)
- Section 3, section 4 of the Act on an income register
- Section 12 of the Danish Act on Udbetaling Danmark (Udbetaling Danmark-loven)
- Article 45, section 1 of the Data Protection Regulation
- Article 49, section 1, letter d of the Data Protection Regulation

The legal framework is available (in Danish) at www.retsinformation.dk and (in all EU languages) at www.eur-lex.eu.