Application forms and further information on pension application is available from the authorised pension providers, Kela and the Finnish Centre for Pensions (Eläketurvakeskus) and also online at www.tyoelake.fi and www.kela.fi. The websites also provide information on whether it is possible to apply for a pension online.

Each type of pension has a separate application form

- Old-age pension (ETK/Kela 7001e)
- Disability pension (ETK/Kela 7002e)
- Spouse’s pension (ETK/Kela 7004e)
- Orphan’s pension (ETK/Kela 7005e)
- Partial early old-age pension (ETK 2021e)
- Years-of-service pension (ETK 2022e)

On the same form you can apply for earnings-related pensions and national pensions as well as pensions from another EU or EEA country or Switzerland or a country that has concluded a social security agreement with Finland. The partial early old-age pension and the years-of-service pension can only be awarded in the form of an earnings-related pension.

Please make sure to complete the application carefully. Attach all necessary documentation. This will speed up the processing of your case.

Earnings-related pension

Earnings-related pension rights accrue from paid employment and self-employment. Pension rights also accrue on the basis of grants for scientific and artistic work.

Provide details about your most recent employments. The information contained in the register may not be up-to-date.

The pension amount may also be affected by the following benefits:

- sickness allowance, partial sickness allowance
- earnings-related unemployment allowance
- basic unemployment allowance, labour market subsidy
- basic or earnings-related allowance under the Act on the Public Employment Service
- adult education subsidy
- job alternation compensation
- training allowance
- rehabilitation allowance
- compensation for loss of earnings under an employment accident insurance plan
- compensation for loss of earnings under the Military Injuries Act
- compensation for loss of earnings under a motor insurance plan
- maternity allowance, special maternity allowance, paternity allowance, parental allowance, partial parental allowance
- child home care allowance
- special care allowance
- sickness allowance in respect of infectious disease

The attainment of vocational qualifications, a Bachelor’s level university degree, a degree awarded by a university of applied sciences or a Master’s level university degree (degrees/qualifications taken 1 January 2005 and later) also counts towards your pension entitlement.

National pension

You can receive a national pension if your other pensions and compensations fall below the following amounts:

- Applicants living alone, starting from 1 January 2018: €1,299.88 per month
- Applicants married or cohabiting, starting from 1 January 2018: €1,157.71 per month

Time of residence abroad may decrease the above limits.
Applying for a pension from another EU or EEA country or Switzerland or a country that has concluded a social security agreement with Finland

If you are resident in Finland, pensions from other EU and EEA countries and Switzerland can be applied for on the Finnish application form. You can use the same form also to apply for a pension from a country that has concluded a social security agreement with Finland and in which you or the deceased have worked. Applications for a pension on the basis of residence can be made to the other Nordic countries and to the Netherlands.

A cohabiting spouse may also be entitled to a survivors’ pension from abroad.

The following countries are members of the EU or the EEA: Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.

Under a separate agreement between Switzerland and the EU, the EC regulations are applied also in Switzerland.

The following countries have a social security agreement with Finland: Australia, Chile, China, India, Israel, Canada (Province of Quebec), South Korea and the United States.

Australia, Canada and Israel may also provide a pension on the basis of residence there.

Further information is available at www.etk.fi and from the Department for International Pension Matters of the Finnish Centre for Pensions, tel. 029 411 2818.

Residence and employment abroad

Any foreign residence or employment after your 16th birthday may affect your eligibility for a pension or its amount.

Please complete Appendix U (ETK/Kela 7110e) and enclose copies of documented proof of foreign employment or education or other documentation showing the duration of the stay abroad. This documentation is needed also if you wish to have the Finnish Centre for Pensions forward your application for a pension to a pension institution in another EU/EEA country or a country with a social security agreement with Finland.

Payment of the pension

Earnings-related pensions are paid to bank accounts in Finland and in other countries. National pensions are paid to bank accounts in Finland and in other EU countries.
Handling of a pension applicant’s personal data

Under the EU Data Protection Regulation, you have the right to receive information about how your personal data are handled in connection with your pension case at Kela, the pension provider and the Finnish Centre for Pensions.

Why are your personal data handled at Kela, the pension provider and the Finnish Centre for Pensions?

Your personal data are needed for the determination of your pension case.

The handling of personal data is based on Finnish legislation, the EU Data Protection Regulation and social security agreements. If the pension provider, Kela or the Finnish Centre for Pensions do not receive the requested information, they cannot decide on your case.

Data collected for the determination of a pension case are also used for statistics and research.

The information obtained in a pension case may be taken into account by Kela also for other benefit determinations, if so required under law.

The Farmers’ Social Insurance Institution (Mela) may in individual cases use data obtained in the processing of a pension case also when processing other Mela benefits, if the data affect the benefit in question and if they under law must be taken into account in connection with this other benefit.

The processing of a pension application is based on law, so it is not possible to prohibit the handling of personal data. You are not entitled to request that the personal data needed for the determination of your pension case are deleted. You cannot request that the data collected about you are transferred to an outside system maintained by an organisation which is not the pension provider, Kela or the Finnish Centre for Pensions since the right to request a transfer under the EU Data Protection Regulation does not concern statutory social insurance.

Right of the pension provider, Kela and the Finnish Centre for Pensions to obtain and provide personal data

The pension provider, Kela and the Finnish Centre for Pensions have the right to obtain and provide information needed for the determination of a pension case. Your personal data are handled in order to ensure a smooth processing of your pension case.

Kela, the pension provider and the Finnish Centre for Pensions have a right based on law to obtain information needed for the processing of a case from relevant parties and to provide information to these parties.

If the handling of your personal data or the provision of information is not based on law, your consent will be requested. You may withdraw your consent at a later time.

The pension provider that processes your pension case, Kela and the Finnish Centre for Pensions may in connection with the processing of the pension case contact for instance your employer, different public authorities or insurance providers. Under the EU Data Protection Regulation and social security agreements between countries, your data may, when needed, be transferred to other EU or EEA countries, Switzerland or outside the EU.

You are entitled to check your data

You can use your right to check your data when you want to know what information about you has been entered in the registers of Kela, the pension provider and the Finnish Centre for Pensions.

You must make a separate request to check your data to every organisation involved in the processing of your pension case. You can request rectification of incorrect data, if a rectification is important from the point of view of determining the case.

Making a request concerning personal data and receiving a reply are usually free of charge.
If the pension provider, Kela or the Finnish Centre for Pension cannot fulfil your request as regards your personal data, you will be informed about this at the latest within one month. This time limit can be extended by two months. If your request cannot be fulfilled, the pension provider, Kela or the Finnish Centre for Pensions will give a reason for this.

If you are not satisfied with the decision in a case concerning your personal data, you can lodge a complaint with the Office of the Data Protection Ombudsman.

**Storage of personal data**

The information needed for the processing of a pension case is stored for a time period laid down by law. The time period is usually the insured person’s lifetime and the five following calendar years.

**Automated processing**

Under law, the pension provider, Kela and the Finnish Centre for Pensions have the right to make automated decisions. During automated processing, a pension case can be determined so that an automated decision is issued on the basis of data gathered from different sources.

The processing of cases involving issues related to incapacity for work, rehabilitation and other medical matters cannot be fully automated since a registered doctor at the pension provider and at Kela will participate in the preparation of the case.

**Register controller**

Kela and your pension provider are register controllers. Data related to pension cases are also stored in the registers of the Finnish Centre for Pensions. The pension provider, Kela and the Finnish Centre for Pensions have an appointed privacy officer.

**Contact information**

Contact information to Kela is available at www.kela.fi
You can also call Kela at 020 634 2650.

Contact information to your pension provider is available on the website of the pension provider and at www.tyoelake.fi

Contact information to the Finnish Centre for Pensions is available at www.etk.fi
You can also ask for contact information to the Finnish Centre for Pensions and to your pension provider by calling the Finnish Centre for Pensions at 029 411 20.