PensionHunter

Worked in the United Kingdom, living in Australia

A one page note from PensionHunter for consular staff and the people they serve.

Where the pension record sits in the United Kingdom

Find pension contact details (Pension Tracing Service)

Source: gov.uk, verified 6 September 2026. https://www.gov.uk/find-pension-contact-details

The route from abroad

gov.uk states you will not get your new State Pension automatically and have to apply for it, and that if you do not apply at State Pension age it defers automatically and you do not have to do anything. So nothing arrives, nothing chases you, and your silence is recorded as a decision. From abroad there is no online application at all, and the online route in any case needs an invitation code from a letter sent to a UK address. Checking what you are owed means signing in and proving your identity against a list built around UK documents and UK bank accounts. Source: gov.uk, read 3 October 2026.

A deadline we hold for the United Kingdom

The State Pension must be applied for within 12 months of first becoming entitled to avoid losing backdated payment.

Source: assets.publishing.service.gov.uk, read 24 September 2026.
https://assets.publishing.service.gov.uk/media/67dbf0d2db5bf0deba4b4f77/br1-notes.pdf
Every deadline we hold for the United Kingdom: https://pensionhunter.ai/deadlines/uk

Check your own working life for free

Tell us where you worked. The free check shows which countries may hold a pension for you, and which can be ruled out and why. No sign in, no charge.

Run the free check:
https://pensionhunter.ai/pension-checker?country=uk&utm_source=consulate&utm_medium=print&utm_campaign=gb-au

No. We identify where a pension is likely held and the official route to it, and we name each source with the date we read it. We do not give financial, tax or legal advice.

Made from our own data, as read up to 3 October 2026. The PensionHunter Team, hello@pensionhunter.ai