ARTICLE 19

For the application of this Convention, the competent authorities and institutions of the two Parties may communicate directly with one another in Spanish, English or French.

ARTICLE 20

- 1. Any claim, notice or appeal concerning the determination or payment of a benefit under the legislation of one Party which should, for the purposes of that legislation, have been presented within a prescribed period to a competent authority or institution of that Party, but which is presented within the same period to a competent authority or institution of the other Party, shall be treated as if it had been presented to the authority or institution of the first Party.
- 2. A claim for a benefit under the legislation of one Party shall be deemed to be a claim for the corresponding benefit under the legislation of the other Party, provided that the applicant:
 - (a) requests that it be considered an application under the legislation of the other Party, or
 - (b) provides information at the time of application indicating that insured periods have been completed under the legislation of the other Party.
- 3. In any case to which the preceding paragraphs of this Article apply, the authority or institution to which the claim, notice or appeal has been submitted shall transmit it as soon as possible to the authority or institution of the other Party.

ARTICLE 21

- 1. The benefit paying institutions or authorities shall discharge their obligations under this Convention in their national currency.
- 2. Benefits shall be paid to beneficiaries free from deductions for administrative or any other expenses that may be incurred in paying the benefits.

ARTICLE 22

The competent authorities of the two Parties shall resolve, to the extent possible, any difficulties which arise in interpreting or applying this Convention according to its spirit and fundamental principles.

ARTICLE 23

The competent authority of Spain and a province of Canada may conclude understandings concerning any social security matter within provincial jurisdiction in Canada insofar as those understandings are not inconsistent with the provisions of this Convention.