These notes tell you more about Pension Credit, and help you fill in your claim form.

**Remember**

The easy way to claim Pension Credit is by phone. Call us on **0800 99 1234**.

If you have speech or hearing difficulties, you can contact us using a textphone on **0800 169 0133**.

If English or Welsh is not your first language, you can ask for an interpreter.

We have used examples in **Part 11** of these notes to help you. The content of the examples in these notes is for illustrative purposes only.
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What is Pension Credit?

Pension Credit is a tax free payment for those who have reached the qualifying age, and live in Great Britain. By Great Britain we mean England, Scotland and Wales.

Have I reached the qualifying age?

The qualifying age is the earliest age you can get Pension Credit. It is gradually going up to age 66 in line with the increase in State Pension age.

To find out when you can apply for Pension Credit, read Part 11 of this booklet. Or visit www.gov.uk/calculate-state-pension

Who should apply?

If you and your partner have both reached the qualifying age, either one of you can apply. However, only one of you can get Pension Credit at any one time. This will be for both of you. We can help you both to decide who should apply.

Claiming Pension Credit as part of a couple

From 15 May 2019, if you are in a couple you will be eligible to start getting Pension Credit only if:

• you and your partner have both reached Pension Credit qualifying age, or
• one of you has reached Pension Credit qualifying age and you are entitled to Housing Benefit as a couple for people who have reached that age. The person who has reached the qualifying age must be the one who applies for Pension Credit.

If you started getting Pension Credit before 15 May 2019 and you are in a couple

Before 15 May 2019, you could claim Pension Credit as a couple if either one of you had reached the qualifying age. If you started getting Pension Credit before then but your entitlement has stopped for any reason, for example through your circumstances changing, you will not be able to get it again unless you (or your partner) are eligible under the new rules.

If you get Pension Credit and you are single

You will stop getting Pension Credit if you start living with a partner who is under Pension Credit qualifying age. You may be able to start getting it again when your partner reaches Pension Credit qualifying age.

You may be able to apply for https://www.gov.uk/universal-credit Universal Credit instead if you are still not eligible for Pension Credit. Or, if you or your partner are getting Income Support, income-based Jobseeker’s Allowance or income-related Employment and Support Allowance, you may be able to continue getting that benefit.
These notes explain how to fill in each part of the Pension Credit application form.

Part 1: About you

Use this part of the application form to tell us your personal details.

Why have you asked for my phone number?

It is useful for us to be able to phone you if we have a question about your application. This saves time and could save you having to fill in more forms.

Part 2: About your partner

If you have a partner, use this part of the application form to tell us your partner’s personal details. We use ‘partner’ to mean:

- a person you are married to or you live with as if you are married to them, or
- a civil partner or a person you live with as if you are civil partners

If you or your partner live permanently in a care home

If you or your partner live permanently in a care home, you should not apply as a couple. Each of you should fill in your own application form. If you live together as a couple in a care home, you can make a joint application.

How much is Pension Credit?

The amount of Pension Credit you get depends on how much money you have coming in each week, and how much you have saved or invested.

For information about the latest Pension Credit rates visit: www.gov.uk/pension-credit

What if I make a mistake on the form?

If you make a mistake on the form, just cross it out and put your initials next to it. You do not need to fill in another application form.

What if I do not know the answer to a question, or I have not got a document you ask for?

If you cannot fill in all the application form because you do not have the information we ask for, or you cannot send us a document we ask for:

- tell us why you cannot give us the information or documents in Part 12 – Other information of the application form, and
- send us the application form straight away so that we can decide if we can pay you...
Part 3: About children you want to claim for

Use this part of the form to give us details of any children or qualifying young people you wish to claim for.

To receive an additional amount for a child or qualifying young person you must:
• have main responsibility for a child or qualifying young person
• normally live with the child or qualifying young person
• not be claiming Tax Credits, or have been entitled to Tax Credits in the previous year

Where the form refers to a “child”, you should also use this to tell us about any qualifying young person you are claiming for.

What is meant by a child and qualifying young person?

A child is a person under the age of 16.

A qualifying young person is a person who has reached the age of 16 but not the age of 20 who is enrolled on, or accepted for approved training or a course of non-advanced education, for example studying for GCSEs or A-levels. The approved course or non-advanced education must be provided by a school or college where the studies on average are more than 12 hours per week.

Non-advanced education does not include:
• a postgraduate degree or comparable qualification
• a first degree or comparable qualification
• a diploma of higher education
• a higher national diploma, or
• a course of study which is above advanced GNVQ or equivalent, a general certificate of education (advanced level), or a Scottish national qualification (higher or advanced higher)

Approved training means training arranged under certain legislation and approved by the Secretary of State, including foundation learning and access to apprenticeships.

Where the young person is aged 19, he or she must have started the education or training or been enrolled on or accepted for it before reaching that age.

When is someone classed as responsible for a child or qualifying young person?

You are responsible for a child or qualifying young person if they normally live with you, but not if you live together with the qualifying young person as a couple.

If you share responsibility for the child with another person who is not a member of your household, please let us know.

When is a child classed as being looked after by a local authority?

A child is classed as being looked after by a local authority if the local authority has responsibility for that child’s maintenance and care or provides accommodation for the child as part of its social services duties.

A child in foster care is classed as being looked after by a local authority.

A child is not classed as being looked after by a local authority if they are in care for a planned short break or series of breaks to provide respite for their usual carer.
What if I have been claiming Tax Credits?
If you claimed Tax Credits in the last year and the award is still on-going, you will not be eligible for the Child Addition component of Pension Credit. Instead, you will need to contact HMRC to add the child to your Tax Credits claim.
Your award may be classed as on-going in these circumstances:
• you are still receiving payments from HMRC
• you have been asked to renew your Tax Credits but have not yet responded
• you have been awarded Tax Credits, but currently are not receiving payments
If you have not claimed Tax Credits in the last year, you may be eligible for the Child Addition component of Pension Credit.
By ‘Tax Credits’, we mean Child Tax Credit and Working Tax Credit.

What is my Child Benefit number?
Your Child Benefit number starts with ‘CHB’ and is made up of 8 numbers and 2 letters, for example CHB12345678 AB. It is found on your Child Benefit award notice and usually on paperwork from the Child Benefit Office.

What do you mean by Great Britain?
By Great Britain, we mean England, Scotland and Wales.
Part 4: About where you live

Use this part of the form to tell us about where you live. We need to know about where you live because you may be able to get help with rent, Council Tax or other housing costs. For example, you may be able to get help with service charges or mortgage payments.

Which people living in my household do I need to tell you about?

When you tell us about people who live in your household, tell us about anyone else who lives with you, including:

• relatives, including your grown-up children
• boarders and lodgers
• friends

You do not need to tell us about:

• people who just share a hall, bathroom or toilet with you
• other residents if you are staying temporarily in a care home

Can I get help with my rent and Council Tax?

If you or your partner are responsible for paying rent or Council Tax for the place where you live, you may get help with the cost through Housing Benefit and Council Tax reduction. We can now help you apply for Housing Benefit at the same time as you apply for Pension Credit.

If you wish to apply for a reduction in your Council Tax, or find out more about this, please contact your local authority.

What should I do if my rent is being paid by Housing Benefit or I already receive a reduction in my Council Tax?

If you or your partner are getting Housing Benefit or receive a reduction in your Council Tax, please tick Yes to the question ‘Are you or your partner responsible for paying rent or Council Tax for the place where you live?’

Can I get help with my service charges? In Scotland, this is sometimes called ‘factoring’.

You may need to pay for the upkeep of communal areas or services. You may need to pay for the maintenance of parts of the property. These are called service charges. If you pay these, you may get extra Pension Credit. Please send us proof of your service charges, even if it is a small amount. For example, your tenancy agreement or a letter asking you for service charges.

Can I get help with my ground rent? In Scotland, this is called ‘ground annual’.

If you live in a leasehold property, you may have to pay an annual rent to the land owner. This is called ground rent. If you make these payments, you may get extra Pension Credit. Please send us proof of your ground rent, even if it is a small amount. For example, your tenancy agreement or a letter asking you for ground rent.
Part 4: About where you live continued

What if I am a Crown tenant, pay chief rent or pay other rent charges?
If your landlord is the Crown or a government department, this can be a Crown tenancy. ‘Chief rent’ is money paid for freehold properties to the Lord of the Manor. If you pay similar types of rent, you should also tell us about this.
If you or your partner are a Crown tenant, pay chief rent or other rent charges, please tell us in Part 12 – Other information how much rent you are charged and how much is included in the rent for water. We will get in touch with you if we need more information.

Can I get help with my mortgage or home loan?
If you get Pension Credit (or are going to be treated as though you are) and have a mortgage or home loan, you may be able to get help with the interest. This help would be in the form of a loan provided by the Department for Work and Pensions. Please fill in the form MI12 Pension Credit for people with a mortgage or home loan that came with this application form. Then send the filled-in form MI12 to your mortgage or home loan lender. After they have filled in the rest of the form, they will send it back to us.
If you are getting Income Support or income-based Jobseeker’s Allowance, we may not have given you form MI12 because we already have the information we need.

What if I have more than one mortgage or home loan with different lenders?
You could have a mortgage from a building society and a home improvement loan from a bank, for example. If you have a mortgage or home loan with more than one lender, please tell us in Part 12 – Other information of the application form. We will send you a form MI12 Pension Credit for people with a mortgage or home loan for you and each lender to fill in.
Part 5: About money you have, including savings and investments

Use this part of the application form to tell us how much your savings and investments add up to. Also tell us whether or not you own, or jointly own, any property or land in this country or abroad – other than the place where you live. The amount of savings, investments, property or land that you or your partner have may change how much Pension Credit you get.

If your savings and investments are more than £10,000, please fill in form PC1H – More information about savings and investments. PC1H comes with this form.

How do savings and investments change Pension Credit?

Savings and investments of £10,000 or less do not change how much Pension Credit you will get.

If you have savings and investments of more than £10,000, we do not count the first £10,000. Above £10,000, we count each £500 or part of £500 as income of £1 a week.

What types of savings and investments do I need to tell you about?

We have listed the types of savings and investments you need to tell us about in Part 5 of the application form. To help you think about all your savings and investments, we have added some common questions below.

If I have an account to pay my bills, do I need to include this as part of my savings?

Yes. You need to include all the bank, building society and credit union accounts that you and your partner have.

Do I need to include all the money I have at home as part of my savings?

Yes. We need to know how much money you and your partner have, even if you keep it at home to pay bills or for any other reason.

Do I need to include my partner’s savings?

Yes. You need to include your partner’s savings and investments, including shares. You do not need to tell us about your partner’s savings if you are separated from them, or if they are permanently in a care home.
Part 5: About money you have, including savings and investments  continued

Do I need to include my shares as part of my savings?
I do not know how much they are worth.
If you have shares you must tell us about them. Stocks and shares are not
straight forward. For example, the current value of your shares is not the value
printed on the share certificate. You can check the current value in the FTSE
index in most newspapers. If you are not sure how to find out the value of your
shares, or if you have any other questions, you can call us on 0800 99 1234.

What types of property or land do I need to tell you about?
You need to tell us about any other property or land that you or your partner
own in this country or abroad, even if you have a mortgage or loan to pay for it.
This could be:
• a holiday home in this country or abroad
• property that you rent out in this country or abroad
• property that you own, but relatives are living there
• a time-share property
• stables
• farmland or a paddock
You do not need to tell us about the place where you normally live, even if you
own it outright.

Part 6: About benefits

Use this part of the application form to tell us about:
• Carer’s Allowance paid to someone who is caring for you or your partner, or
• Carer’s Allowance which could not be paid to someone for caring for you or
your partner because they are already receiving another benefit. For example,
if someone already receives Incapacity Benefit or Employment and Support
Allowance, they cannot be paid Carer’s Allowance or the Carer’s Element of
Universal Credit as well
Part 7: About pensions

Use this part of the application form to tell us about any pensions you or your partner have. You do not need to tell us about any State Pension paid by us. Please include any pension that is paid to someone else on your behalf. Also tell us if you or your partner expect to get a pension in the next 12 months.

What proof of pensions do I need to send you?

Please send us your latest pension payslip, if you have one, or anything else that shows how much you get or will get. But do not send us form P60.

Important
Any documents you send us as proof of a pension should be original documents. They should show:
• who pays the pension
• when you get the pension
• any money taken off your pension
• how often the pension is paid
• how much is paid
• when you get a pension increase
• the rate at which the pension increases

I have paid into a private pension scheme but do not get any money from it? Do I need to tell you about it?

Yes, tell us if you or your partner have paid into a private pension scheme, even if you do not get any money. This could be because you have:
• chosen to put off getting money from the scheme
• not claimed money that you could have claimed
• a retirement annuity contract which you have not used to buy an annuity

Tell us as much as you can about this in Part 12. Please send us proof of how much the pension would pay and how often.

What type of pension do I need to tell you about?

Tell us about all the pensions you or your partner have. For example:
• a pension, superannuation or other money from a place you or your partner used to work
• a pension, superannuation or other money from a place your late partner used to work
• money from a private pension scheme – for example, from a pension or insurance company
• a Civil List pension. These are personal awards given by Her Majesty the Queen
• money from an annuity, even if it is not a pension – for example, a home income plan
• any War Pension or Armed Forces Compensation payment paid by the British government. But you do not need to send proof of a payment from the Armed Forces Compensation Scheme
• Police and Firefighters disablement pension
• Police and Firefighters widow’s pension
• Iron and Steel Employees Re-adaptation Benefits Scheme
• Redundant Mineworkers Pension Scheme
• Shipbuilding Redundancy Payments Scheme
• a pension received from abroad
• a pension paid to victims of National Socialist persecution
• the Pension Protection Fund
• the Financial Assistance Scheme (FAS)
Part 8: About work

Use this part of the application form to tell us about:
• self-employed work you or your partner have retired from, or left in the last 3 months
• any paid work that you or your partner are doing at the moment

I left self-employed work in the last 3 months but did not retire. Do I need to tell you about this?
Yes. Tell us if you or your partner have left self-employed work for any reason in the last 3 months.

What types of work do I need to tell you about?
The types of work we need to know about are:
• any work for an employer
• permanent or casual work
• self-employed or subcontracting work

Do I need to tell you about work I do not get paid for?
No. We do not need to know about unpaid work.

I am working and am not sure if I can get Pension Credit. What should I do?
If you are working and are not sure whether to apply for Pension Credit, please get in touch with us for advice. You can call us on 0800 99 1234.
Part 9: About other money coming in

Use this part of the application form to tell us about other money you or your partner have coming in. Please include any money that is paid direct to someone else on your behalf. Also tell us if you or your partner expect to start getting money in the next 12 months.

Does all money coming in change the amount of Pension Credit I can get?

No, not all money coming in changes the amount of Pension Credit you may get. It depends on what the money is. Please give us as much information as you can about the money you or your partner have coming in. This will help us make sure you get as much Pension Credit as you can.

What type of money do I need to tell you about?

Please tell us about any of the following types of money you or your partner have coming in. For example:
- money from someone who rents a room in your home or who lives in part of your home. For example, a boarder, lodger, tenant or subtenant
- Working Tax Credit
- royalties or money for a book registered under the Public Lending Rights Scheme
- money from your ex-partner to pay for day-to-day living costs. You do not need to send proof of this type of income
- social security benefits from abroad
- money from a war disablement pension or war widow’s or widower’s pension from abroad
- sick pay
- regular payments from a trust
- money from an equity release scheme
- money from the Armed Forces Compensation Scheme. You do not need to send proof of a payment from the Armed Forces Compensation Scheme

Do not tell us about social security benefits or State Pension we pay you. We already have this information.

What proof of money coming in do I need to send you?

If you have any money coming in, please send us proof with your application form. Send us the original statement or any other official document that shows the amount you get and when it is paid.

This could be a:
- statement from the person or company that pays the money
- court order
- bank statement showing the amount paid
- payment advice slip

Important
If we do not get proof of the money you are paid by the date on the front of the application form, it may change the date we can pay you Pension Credit from.
Part 9: About other money coming in  continued

Important
Any documents you send us as proof of the money you have coming in should be original documents. They should show:
• who pays the money
• when you get the money
• the amount you get, or the amount you expect to get
• what the money is for

What happens to my documents?
We will return your documents to you. We will do our best to do this within 5 working days of getting them.

I cannot get any proof of the money I have coming in.
What should I do?
If you cannot get proof of the money you have coming in, please tell us why in Part 12 – Other information of the application form. Send us your application form straightaway. We may still be able to pay you Pension Credit.

Part 10: Other things we need to know

This part of the application form tells you other things we need to know about.
Some questions we have asked help us to decide if you and your partner have a right to reside in the United Kingdom, Channel Islands, Isle of Man or Republic of Ireland.

How do I know if the Home Office has put a limit on how long I can stay?
It will be clearly marked on one of the pages of your passport.
Part 11: When you want to apply from

Use this part of the application form to tell us the date you want to apply from. The qualifying age is the earliest date you can get Pension Credit from. This is shown in the table below.

The rules about when couples can qualify for Pension Credit changed on 15 May 2019 - see page 3: Who should apply. These changes mean that if you have a younger partner, the earliest you can apply is normally 4 months before your partner reaches the qualifying age, unless you and your partner are getting Housing Benefit for people who have reached the qualifying age.

<table>
<thead>
<tr>
<th>Date you were born</th>
<th>Date you will reach the Pension Credit qualifying age</th>
</tr>
</thead>
<tbody>
<tr>
<td>On or before 5 March 1954</td>
<td>You have already reached the qualifying age</td>
</tr>
<tr>
<td>6 March 1954 to 5 April 1954</td>
<td>6 September 2019</td>
</tr>
<tr>
<td>6 April 1954 to 5 May 1954</td>
<td>6 November 2019</td>
</tr>
<tr>
<td>6 May 1954 to 5 June 1954</td>
<td>6 January 2020</td>
</tr>
<tr>
<td>6 June 1954 to 5 July 1954</td>
<td>6 March 2020</td>
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<td>6 July 1954 to 5 August 1954</td>
<td>6 May 2020</td>
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<td>6 August 1954 to 5 September 1954</td>
<td>6 July 2020</td>
</tr>
<tr>
<td>6 September 1954 to 5 October 1954</td>
<td>6 September 2020</td>
</tr>
<tr>
<td>6 October 1954 to 5 April 1960</td>
<td>66th birthday</td>
</tr>
</tbody>
</table>

The qualifying age

Tick this box if:
• you reached the qualifying age in the last 3 months or you will reach it in the next 4 months, and
• you stopped full-time work before the qualifying age, or you plan to stop work before you reach the qualifying age

The content of the examples in these notes is for illustrative purposes only.

Example 1 – Tom

Tom’s date of birth is 8 April 1953. Tom will reach the qualifying age on 6 July 2016 when he is 63 and 3 months. He works full-time until this date. He fills in his application form in March 2016.

Tom could get Pension Credit from 6 July 2016, so he ticks the box marked ‘qualifying age’ on his application form.
Part 11: When you want to apply from continued

Another date
Tick this box and fill in the date if:
• you think you had too much money coming in to get Pension Credit, but think the money has gone down since, or
• you think you have too much money coming in to get Pension Credit now, but in the next 4 months you expect to have less money coming in

Put the date the money went down, or the date you expect the money to go down, and tell us why you are choosing the date.

The content of the examples in these notes is for illustrative purposes only.

Example 2 – Bob
Bob is 64. He was earning £270 a week until he stopped work on 6 January 2016.

Bob thinks he was earning too much money to get Pension Credit before he stopped work on 6 January 2016.

Bob ticks the box marked ‘another date’ on his application form. He tells us he stopped work on 6 January 2016 and he was earning £270 a week.

It is too early to apply if:
• you are under the qualifying age, and you will not reach that age in the next 4 months, or
• you are still working full-time and you do not plan to stop work within the next 4 months

The content of the examples in these notes is for illustrative purposes only.

If you are not sure what date to choose, you can call us on 0800 99 1234. We can help you decide which date to choose if you tell us information about you.

How does the date I want to apply from change what I need to tell you?

If the date is in the past
If the date you think you want to apply from is in the past, tell us in Part 12 – Other information about any differences. We need to know about any changes between what you have told us on the application form and the date you have chosen.

The things you need to tell us about in Part 12 – Other information include:
• if you become responsible for a child or qualifying young person, or a child or qualifying young person leaves the household
• changes in your children or qualifying young person’s circumstances, including when they reach age 16 and 19
• time spent by you or your partner in hospital as an inpatient
• time spent out of Great Britain. Great Britain is England, Scotland and Wales
• changes to your money coming in
• periods in prison
• periods of employment or self employment
Part 11: When you want to apply from continued

- changes to your savings and investments – but you do not need to tell us about changes to your savings and investments if they are and always have been less than £10,000
- if you or your partner have been admitted into a care home
- if you or your partner have moved out of a care home
- if you had a partner who died in the last 3 months. You may be able to get extra money
- if you had a partner who separated from you in the last 3 months. You may be able to get extra money

The content of the examples in these notes is for illustrative purposes only.

Example 3 – Mary
Mary’s date of birth is 5 February 1953, so she reached the qualifying age on 6 November 2015. She worked part-time for several years but stopped in December 2015. She fills in her application form in February 2016.

Mary thinks she could get Pension Credit from her qualifying age, so she decides to tick the box marked ‘qualifying age’ on the application form.

Mary must tell us in Part 12 of the application form about her part-time earnings from the date she reached the qualifying age. She uses Part 12 of the form to tell us about her earnings from 6 November 2015 to 24 December 2015 when she stopped work.

If the date is in the future
If the date you want to apply from is in the future, tell us in Part 12 – Other information if you expect anything you have told us on the application form to change before that date.

The content of the examples in these notes is for illustrative purposes only.

Example 4 – Hussain
Hussain’s date of birth is 6 March 1953. So he will reach the qualifying age on 6 March 2016. He expects to stop work in June 2016. He fills in his application form in March 2016.

Hussain thinks he will get Pension Credit from June 2016, when he stops work. He must tell us about his work in Part 8 of the application form. He must also tell us in Part 12 that he expects to stop work in June 2016.
Part 12: Other information

Use this part of the application form to tell us any other information about your circumstances.

What type of things should I tell you about?

Please tell us:
• if your partner is living away from you – for example, because they are working away from home
• about any children or qualifying young people you did not have room to tell us about in Part 3
• if you or your partner have more than one mortgage lender or home loan lender
• if you or your partner are a Crown tenant, if you pay chief rent or pay other rent charges
• about any property or land you or your partner own, apart from the place where you live
• if you or your partner pay Business Rates on any part of the place where you live
• about any pensions you did not have room to tell us about in Part 7
• if you or your partner have been admitted into a care home
• if you or your partner have moved out of a care home
• about a private pension scheme you have paid into but do not get any money from
• if, within the last 28 weeks, you or your partner have regained your sight after being registered blind
• about anything we have asked about in Part 11. If you tell us about changes to money coming in or savings or investments, please send us proof of the changes
• if you or your partner have ever received a lump-sum payment as a result of putting off claiming State Pension. Please use Part 12 to tell us about the amount of the award
• if you or your partner care for someone who is receiving:
  – Attendance Allowance or
  – Disability Living Allowance at the middle or highest rate of the care component or
  – Personal Independence Payment at either the standard or enhanced rate

Please give the full name, address, date of birth or National Insurance number, if known, of the person being cared for and the person caring for them.

If you complete a Self Assessment tax return and pay your tax direct to HM Revenue & Customs, please tell us how much Income Tax you will pay or expect to pay for the current tax year. This is because Pension Credit takes account of your income after tax, including any tax due in respect of your State Pension, which is taxable. Telling us about the tax you pay helps us make sure you are getting the correct amount of Pension Credit and may mean that you get more.

You can find out more about Income Tax at www.gov.uk/income-tax
You can also use Part 12 to tell us about anything else you think we need to know about.
Part 13: How we pay you

Use this part of the application form to give us the information we need to pay you. We normally pay Pension Credit into an account. Many banks and building societies will let you collect your money at the post office.

How often will you pay me?
If you reached State Pension age before 6 April 2010 we will pay your Pension Credit to you weekly in advance.
If you reach, or have reached, State Pension age on or after 6 April 2010, we will normally pay you 4 weekly in arrears. This means we will work out your Pension Credit for a 4 week period, and then pay this to you at the end of each 4 weeks.
You may have been getting Income Support, Jobseeker’s Allowance, Employment and Support Allowance or Incapacity Benefit before applying for Pension Credit. We will continue to pay you in the same way, if this is how you want to be paid.
You should always complete the box on the application form which asks you how often you want to be paid.

What account can I use?
You can use:
• an account in your name
• a joint account, or
• someone else’s account, if
  – the terms and conditions of the account allow this, and
  – they agree to let you use the account, and
  – you are sure they will use your money in the way you tell them
If you are an appointee or a legal representative acting on behalf of the customer, the account should be in your name only.
You can use a credit union account. You must tell us the credit union’s account details. Your credit union will be able to help you with this.

How will you pay me?
We will tell you when we make the first payment and how much it will be for.
We will tell you if the amount we pay into the account will change.

How can I find out how much you have paid into the account?
You can check your payments on your account statements. The statements may show your National Insurance (NI) number next to any payments we have made.
If you think a payment is wrong, get in touch with us straight away.
Part 13: How we pay you

Can someone else collect my Pension Credit for me?
You may be able to get someone else to collect your Pension Credit for you if you wish. For help with this, please contact your bank, building society or credit union.

What if we pay you too much money?
We have the right to take back any money we pay you that you should not have got.
For example, you may tell us that the money you have coming in has changed, and this might mean you will get less Pension Credit. If the change has already happened, we may have paid you too much Pension Credit. We will need to take back the money we should not have paid you.
We will contact you before we take back any money.
Remember, you need to tell us about any changes that you know will be happening in the future.

I have an account but I do not want to use it.
What can I do?
You may have an account but do not want to use it. For example, a joint account. Any bank or building society will help you open an account that suits you better. Remember to ask if the bank or building society account allows you to get your money from a post office, if this is important to you.

I do not have a suitable account. What can I do?
If you do not have a suitable account, any bank or building society will help you open an account. If you want to get your money at a post office, check that the account allows you to do this.
If you have had problems opening a current account, or if you are worried about being overdrawn, you could ask any bank or building society about opening a basic bank account. These are available from all major banks and offer free banking and stop you from taking out more money than you have. You can use these accounts to pay money in, pay bills automatically, and get cash out. Many basic bank accounts also allow you to get cash from post offices.
Or, you can be paid into some credit union accounts. These accounts may not provide all services.
Fill in the Pension Credit application form and send it to us. Do not wait until you have opened an account. Please tell us your account details as soon as you have them.
Part 14: Your declaration

Important
It is important that you sign and date the application form. If you do not, we will have to send it back to you.
If you give wrong or incomplete information, or you do not report changes, you may be paid the wrong amount. You will have to pay back overpaid money when told to do so. You could also be prosecuted or need to pay a financial penalty. If we pay you less than we should, we may pay you the money that we owe you.

Can I sign the application form for someone else?
You should only sign the application form on behalf of someone else if:
• the person who is making the application is not mentally able to act on their own behalf, and
• you are willing to act on their behalf in all social security matters, including telling us about any change in their circumstances and collecting their money for them
You should not sign the application form for someone who is mentally able to manage their own affairs. Someone who is physically disabled but mentally able will not normally need someone to act for them.

I want to act for someone who is not mentally able to manage their own affairs. What happens next?
We will get in touch with you to arrange a visit to see you and the person making the application. This will help us decide whether the person needs someone to act on their behalf for all social security matters. We call these people ‘appointees’. We will explain to you the responsibilities of an appointee.

I have power of attorney for the person making the application. What should I do?
If you have power of attorney or any legal authority to act on behalf of the person making the application and the Department has approved your authority to act on behalf of the person making the application, you can sign the application for them. Please let us know if we have accepted the authority before so that we can check our records.
If the Department has never approved the legal authority, please contact us so that we can discuss this with you. Our phone number is 0800 99 1234.
Part 15: What to do now

Use this part of the application form to tell us which documents you are sending us.

Before you send us your application form, please check that you:
• are sending us all the original documents we have asked for – for example, payslips, proof of a private or works pension
• have answered all the questions that apply to you and your partner, if you have one
• have signed and dated Part 14 – Your declaration

Put your application form and other documents in the envelope provided. This envelope does not need a stamp. Send it to us as soon as you can.

If we do not get the original documents by the date on the front of the application form, it may change the date we can pay you Pension Credit from.

What happens to my documents?

We will return your documents to you. We will do our best to do this within 5 working days of getting them. If you are worried about sending us original documents, you can send them by recorded delivery or by registered post.

If we need more information

Sometimes we will need more information to deal with your application. If we need more information, we will usually phone you. This saves you having to fill in more forms. But if we cannot contact you by phone, we may need to send you another form to fill in.

If you need help

You can call us on 0800 99 1234.

If you have speech or hearing difficulties you can contact us using a textphone on 0800 169 0133.

If English or Welsh is not your first language, you can ask for an interpreter.

This booklet gives general information only and is not a complete statement of the law.