



International Pensions Direct Payment

We have many ways we can communicate with you

If you need braille, British Sign Language, a hearing loop, translations, large print, Easy Read, audio or something else, please contact us on **+44 191 218 7777**.

If you use Relay UK dial **+44 151 494 1260** and when asked, give our telephone number.

You can email us at **tvp.internationalqueries@dwp.gov.uk** for general enquiries. We cannot use email for personal information.

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Treating people fairly

We are committed to the Equality Act 2010 and treating people fairly. To find out more about this law, search 'Equality Act' on www.gov.uk

What is International Pensions Direct Payment?

International Pensions Direct Payment is a way of paying your pension or benefit directly to your chosen bank account if you live outside the United Kingdom.

The advantages

Getting paid in this way has many advantages:

- it is secure
- it is convenient
- you will benefit from competitive exchange rates based on bulk buying of currency
- there are no postal delays
- there are no cheque clearance delays
- it is less expensive for us to arrange, which saves taxpayers' money.

How does it work?

The pound sterling (£) value of your payments will be converted to local currency and paid directly to your account. You will be paid in arrears.

Deciding which currency to be paid in

In your IPC1394 form, we will ask you for the address of your bank or financial institution.

If the address is in a foreign country, we will pay you in that local currency. This incurs an administration fee of 0.39% calculated using the exchange rate at the time.

If the address is in the UK, we will pay you in UK Pound Sterling without an administration fee.

You can be paid every 4 or 13 weeks.

If you choose to be paid every 4 weeks

You will be paid in the week following each 4 week period. Your first payment might cover a period of 2 to 5 weeks, but after this all payments will cover a 4 week period.

If you choose to be paid every 13 weeks

You will be paid in the week following each 13 week period. Your first payment might cover a period of 2 to 14 weeks, but after this all payments will cover a 13 week period.

If you get a UK State Pension that is less than £5 a week you will be paid this once a year.

You can work out what exchange rate has been used by dividing the amount by the pound sterling (£) value of your payment.

About the account you want to use

You can use an account in your name, or a joint account.

You can use someone else's account if:

- the terms and conditions of their account allow this, and
- they agree to let you use their 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.

Finding out how much we have paid into the account

We will tell you when we will make the first payment and how much it will be for in pound sterling (£). You can check your payments on your account statements.

They may show your National Insurance number next to them. Tell us straight away if you think a payment is wrong.

Changes in your amount

We will tell you if your payment goes up or down. Your payment may also change because of currency exchange rates.

If we pay you too much

If we pay you too much money we have the right to take back any money we pay that you should not have got. This may be because of the way the system works for payments into an account.

For example, you may give us some information, which means you are entitled to less money. Sometimes we may not be able to change the amount we have already paid you. This means we will have paid you money that you should not have got.

What to do now

- Tell us about the account you want to use by filling in the form IPC 1394 then send it back to us in the envelope that we have sent you. It is very important that you fill in all the boxes correctly. If you tell us the wrong account details your payment may be delayed or lost.
- You can find the account details on your chequebook or bank statements. If you do not know the account details, ask the bank or financial institution. By giving us your account details you:
 - agree that we will pay you into an account, and
 - understand what we have told you above in the section **If we pay you too much.**
- If you are opening an account, please tell us your account details as soon as you get them.
- If you do not have an account, please contact us and we will give you more information.
- If you want to be paid into a bank account held in another country, you should contact us on **+44 191 218 7777**.

For more information go to

www.gov.uk/state-pension-if-you-retire-abroad

Why DWP needs personal information and how we treat it

We treat personal information carefully. We may use it for any of our purposes. To learn more about information rights and how we use information, please see our DWP Personal Information Charter at **www.gov.uk/dwp/personal-information-charter**

Keep these notes in a safe place. They do not need to be returned with the form.

