

If you want to ask us anything about these notes,  
please get in touch with us.  
Our contact details are:

Social Security Agency  
Pension Service  
PO Box 205  
LONDONDERRY  
BT48 6YB

Telephone: 0808 100 6165

Textphone: 0808 100 1165

Email: [pensionservice@thepensionservice.gsi.gov.uk](mailto:pensionservice@thepensionservice.gsi.gov.uk)

Notes to help you fill in the form

# Pension Credit



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.

### Why have you asked for the name and address of my most convenient Post Office® branch?

We still need Post Office® details even if your money is paid into an account.

## 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 a person 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.

## Part 3 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, rates or other housing costs – for example, service charges or mortgage payments.

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

When you tell us if you have people who live in your household, you **do not** need to count:

- people who just share a hall, bathroom or toilet with you
- other residents if you are staying temporarily in a care home
- children under the age of 16
- foster children or children who board with you while they are waiting to be adopted.

Please **do** count anyone else who lives with you, including:

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

### Can I get help with my rent and rates?

If you or your partner are responsible for rent or rates for the place where you live, you may get help with the cost through Housing Benefit. Your local Northern Ireland Housing Executive or Land & Property Services (Rating) office deals with Housing Benefit. The Pension Service can now help you apply for Housing Benefit at the same time as your application for Pension Credit.

To claim Housing Benefit, fill in form **HB2(PC)** to claim help with your rent, or your rates. We will send these forms to your Northern Ireland Housing Executive or Land & Property Services (Rating) office with any other details they need.

### What should I do if my rent/rates is being paid by Housing Benefit already?

If you or your partner are getting Housing Benefit, please tick **Yes** to the question 'Are you or your partner responsible for paying rent or rates for the place where you live?'

### Can I get help with my ground rent?

If you pay ground rent, 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.

### Can I get help with my mortgage or home loan?

If you have a mortgage or home loan, you may get extra Pension Credit. Please fill in the form **MI12(PC)** that came with this application form. Then send the filled-in form **MI12(PC)** 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(PC)** 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 11 – Other information** of the application form. We will send you a form **MI12(PC)** for you and each lender to fill in.

Use this part of the application form to tell us how much your savings and investments add up to. Please 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 affect 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 affect Pension Credit?

Savings and investments of £10,000 or less do not affect Pension Credit.

If you have savings and investments of more than £10,000, we count £1 a week as income for each £500, or part of £500, you have above £10,000.

People aged 65 and over are rewarded for some of the savings and income they have for their retirement. In the past, people who managed to save a little were no better off than those who had not saved at all. Pension Credit has changed this by giving new money to those who have saved – up to:

- £20.52 a week if you are single, or
- £27.09 a week if you have a partner.

### 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 4** of form **PC1**. But people sometimes make mistakes when they think about capital, savings and investments. We have included some of the questions they ask 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 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.

### Do I need to include my shares as part of my savings? I don't know how much they are worth.

If you have shares you must tell us about them. We know people can sometimes get confused about stocks and shares they may have from building societies, ISAs or elsewhere. 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 phone us on **0808 100 6165**.

### What types of property or land do I need to tell you about?

You do not need to tell us about the place where you normally live, even if you own it outright.

You **do** 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.

## Part 5

## 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 looking after 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 as well.

## Part 6

## About pensions

Use this part of the application form to tell us about any pensions you or your partner have, other than any State Pension paid by the Department. Please include any pension that is paid to someone else on your behalf. Please also tell us if you or your partner expect to start getting 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** or a bank statement.

#### 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 don't get any money from it? Do I need to tell you about it?

Yes, please tell us if you or your partner have paid into a private pension scheme from which 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.

Please tell us as much as you can about this in **Part 11**. 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?**

Please tell us about all the pensions you or your partner have.

We need to know about:

- 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 pensions or insurance company
- a Civil List pension
- money from an annuity, even if it is not a pension – for example, a home income plan
- Police and Fireman's Disablement Pension
- Police and Fireman's Widow's Pension
- Iron and Steel Re-adaptation Benefits Scheme
- Redundant Mineworker's Pension Scheme
- Shipbuilding Redundancy Payment Scheme
- a pension received from abroad
- The Financial Assistance Scheme (FAS).

**I get a small payment from my late partner's work.****Do I need to tell you about it?**

Yes, please tell us about any payment you get, even if it is only a few pounds, or paid only once a year.

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 three months.
- any paid work that you or your partner are doing at the moment.

### **I left self-employed work in the last three months but did not retire. Do I need to tell you about this?**

Yes. Please tell us if you or your partner have left self-employed work for any reason in the last three 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 don't 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 phone the Pension Service.

The phone number is **0808 100 6165**.

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. Please also tell us if you or your partner expect to start getting money in the next 12 months.

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

No, not all money coming in affects the amount of Pension Credit you 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 decide if we can ignore any of it.

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

Please **do not** tell us about social security benefits or State Pension paid by the Department. We already have this information.

Please **do** tell us about any of the following types of money you or your partner have coming in.

- 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
- money from a pension paid to victims of Nazi persecution
- 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
- 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.

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

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

**Please remember** that if we do not receive proof of money coming in by the date on the front of the application form, it may affect the date we can pay you from. We will do our best to return them within five working days of getting them.

### 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.

### I can't 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 11 – Other information** of the application form. Please send us your application form straightaway. We may still be able to pay you Pension Credit.

Use this part of the application form to tell us about any special circumstances that apply to you or your partner, if you have one.

Some of the information in this section is to help us decide if you have a right to reside and are habitually resident in the United Kingdom, the Republic of Ireland, the Isle of Man or the Channel Islands. This is why we ask questions about your nationality or if you have returned from abroad.

### 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.

Use this part of the application form to tell us the date you want to apply from.

You will be able to get Pension Credit if you reached a minimum qualifying age, and live in Great Britain.

The minimum age you can get Pension Credit is rising in stages between April 2010 and 2020, from 60 to 65. It is linked to the changes to women's State Pension age. To find out the age when you can apply for Pension Credit, look at the table below.

Date you were born	The minimum age you can get Pension Credit If you were born on or after 6 April 1950, but before 5 September 1951
6 April 1950 to 5 May 1950	6 May 2010
6 May 1950 to 5 June 1950	6 July 2010
6 June 1950 to 5 July 1950	6 September 2010
6 July 1950 to 5 August 1950	6 November 2010
6 August 1950 to 5 September 1950	6 January 2011
6 September 1950 to 5 October 1950	6 March 2011
6 October 1950 to 5 November 1950	6 May 2011
6 November 1950 to 5 December 1950	6 July 2011
6 December 1950 to 5 January 1951	6 September 2011
6 January 1951 to 5 February 1951	6 November 2011
6 February 1951 to 5 March 1951	6 January 2012
6 March 1951 to 5 April 1951	6 March 2012
6 April 1951 to 5 May 1951	6 May 2012
6 May 1951 to 5 June 1951	6 July 2012
6 June 1951 to 5 July 1951	6 September 2012
6 July 1951 to 5 August 1951	6 November 2012
6 August 1951 to 5 September 1951	6 January 2013

The minimum age you can get Pension Credit

Tick this box if:

- you reach the minimum age you can get Pension Credit in the last 3 months or you will reach it in the next 4 months, and
- you retired from full-time work before the minimum age you can get Pension Credit, or you plan to retire before then.

If you did not or will not retire from full-time work before your 60th birthday, but you still think you could qualify from this date, please tick this box.

### Example

John's date of birth is the 8 April 1950. John will reach the minimum age he can get Pension Credit on the 6 May 2010, when he is aged 60 and 1 month. John worked full time until 6 May 2010. He filled in his application form in February 2010.

John could be entitled to Pension Credit from 6 May 2010, so he decides to tick the box marked **The minimum age you can get Pension Credit** on his application form.

### 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. If we think you could be entitled to Pension Credit before the date you have chosen, we will get in touch with you.

### Example

Eddie is 63. He was earning £250 a week until he retired on 1 September 2009. He fills in his application form in November 2009.

Eddie thinks he was earning too much money to be entitled to Pension Credit before he retired on 1 September 2009. Eddie ticks the box marked tick the box marked **Another date** on his application form. He tells us that he retired on 1 September 2009 and that he was earning £250 a week.

**It is too early to apply if:**

- you are under the minimum age you can get Pension Credit, and you will not reach that age in the next four months, or
- you are still working full time and you do not plan to retire within the next four months.

If you are not sure what date to choose, you can phone The Pension Service on **0800 99 1234**. We can help you decide which date to choose if you tell us your circumstances.

**How does the date I want to apply from affect 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 11 - Other information** about any differences between what you have told us on the application form and your circumstances since the date you have chosen.

The things you need to tell us about in **Part 11 - Other information** include:

- time spent by you or your partner in hospital as an inpatient
- time spend out of Great Britain. Great Britain is England, Scotland and Wales
- changes to your money coming in
- changes to your savings and investments if they were always 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 dies 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.
- If you complete a Self Assessment tax return and you pay your tax direct to HM Revenue & Customs. Pension Credit takes your account of your income after tax, so **please also tell us** how much tax you will pay or expect to pay for the current tax year. You may be able to get extra money.

**Example**

Sarah's date of birth is 4th May 1950, so she reached the minimum age she can get Pension Credit on the 6th May 2010. She worked part time for several years but stopped in June 2010. She fills in her application form in July 2010.

Sarah thinks she could be entitled to Pension Credit from 6th May 2010, so she decides to tick the box marked **The Minimum age you can get Pension Credit** on her application form

Sarah must tell us in Part 11 of the application form about her part time earning from the date she reached the minimum age she can get Pension Credit. She uses **Part 11** of the form to tell us about her earnings from 6th May 2010 until she stopped work in June 2010

**It is too early to apply if:**

If the date you want to apply from is in the future, tell us in **Part 11 - Other information** if you expect anything you have told us on the application form to change before that date.

**Example**

Stephen's date of birth is 22nd July 1950, so he will reach the minimum age he can get Pension Credit on the 6 November 2010. He expects to stop work from December 2010. He fills in his application form in October 2010.

Stephen thinks he will be entitled to Pension Credit from December 2010 when he stops work. He must tell us about his work in Part 7 of the application form. He must also tell us in Part 11 that he expects to stop work from December 2010.

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
- if you or your partner have more than one mortgage lender or home loan lender
- 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 6**
- 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 4 and Part 8. 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 11** 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, please give us 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.

You can also use Part 11 to tell us about anything else you think will give us a fuller picture of your circumstances.

Use this part of the application form to give us the information we need to pay you.

We normally pay Pension Credit directly into an account. Many banks and building societies will let you collect your money at the post office.

### About the account you want to 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 you

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.

### Finding out how much we have paid into the account

You can check your payments on the account statements. The statements will show your National Insurance (NI) number next to payments we have made. If you think your payment is wrong, get in touch with the office that pays you straight away.

### Can someone else collect my Pension Credit for me?

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

### If we pay you too much money

We have the right to take back any money we pay you that you are not entitled to. This may be because of the way the system works for payments into an account.

For example, you may give us 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 are not entitled to.

**We will contact you before we take back any money.**

### I have an account but I do not want to use it.

#### What can I do?

If you 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 whether their accounts allow you to get 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, building society or 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 can ask any bank or building society about opening a basic bank account. These are available from all major banks and offer free banking with no overdraft facility. 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 have restrictions on the services provided.

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.**

### 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.

### 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 form 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 **0845 601 8821**.

Use this part of the application form to tell us which documents you are sending us. We will return all the documents to you. We will do our best to return them within five working days of getting them.

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 work's pension
- have answered all the questions that apply to you and your partner, if you have one
- have signed and dated **Part 13 – Your declaration**.

Send your Pension Credit application form and other documents to us as soon as you can.

Use the envelope that came in your application pack. It does not need a stamp

---

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

The amounts in this booklet are the ones that will apply from 12 April 2010. The amounts usually change each April.





