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We have developed this leaflet along with the Local Government Association, Age Concern, Help the Aged, the National Pensioners Convention, Royal National Institute of the Blind and a number of other organisations working with older people.

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General enquiries: 0845 60 60 265 (textphone users call 0845 60 60 285)

[www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

# Pension Credit



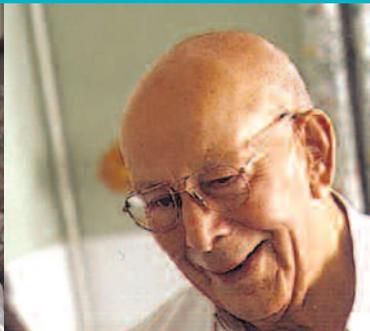
Part of the Department  
for Work and Pensions

October 2004

## Pick it up. It's yours.

- Will you qualify?
- How much could you get?
- How will you be able to apply?

Freephone 0800 99 1234 to apply



## Have you checked to see if you're entitled to Pension Credit?

It's really easy to apply by phone and it could mean that you will get extra money each week.

What's more, you could receive a backdated payment – some people have had several hundred pounds.

So call freephone 0800 99 1234 today.

## An introduction to Pension Credit

Pension Credit is an entitlement for people aged 60 and over, living in Great Britain. This could mean extra money for you every week. You should apply if you have a weekly income of less than:

- £105.45 a week if you are single; or
- £160.95 a week if you have a partner.

People aged 65 and over are rewarded by Pension Credit for any modest savings or second pension they may have, even if their income is considerably higher. So, you are likely to be entitled if your weekly income is less than:

- £144 a week if you are single; or
- £212 a week if you have a partner.

Some people with even higher incomes can qualify. For example, those who need help with personal care, those who act as carers or those who have certain housing costs can get Pension Credit even if their income is higher than these figures. Some income may not be counted **so it's always worth applying.**

The person who applies for Pension Credit must be at least 60 or within four months of their 60th birthday – it does not matter if their partner is under 60.

We use 'partner' to mean your husband or wife, or a person you live with as if you are married to them.

We will assess your income and savings jointly. Partners cannot apply for Pension Credit as individuals.

It is easy to apply for Pension Credit by phone because we can talk you through the application form and fill it in for you. So call freephone 0800 99 1234 today. See page 17 for more information.

## Backdated payments

If you apply for Pension Credit and are eligible, we will backdate any money you are entitled to for up to 12 months from the day you were first entitled up to the date you apply.

From 2010 the age from which people can get Pension Credit will gradually change to 65. This will be in line with the change to women's State Pension age.

## Am I entitled to Pension Credit?

To find out if you might be entitled to Pension Credit, we will add up your weekly net income (after deductions) and your total savings.

### Your income

We only count certain types of income when we work out your Pension Credit. These types include:

- pensions (including State Pension, a work pension or a personal pension);
- certain benefits (for example, Carer's Allowance and Bereavement Benefits); and
- earnings from a job.

Types of income that are not counted include:

- Attendance Allowance;
- Disability Living Allowance;
- Housing Benefit; and
- Council Tax Benefit.

## Your savings and investments

When working out the amount of Pension Credit you might get, we look at the amount of savings and investments you have. We count £1 a week as income for every £500 or part of £500 over £6,000. (This figure is over £10,000 if you live permanently in a care home.) We do not count the income you get from your savings and investments, such as interest or dividends.

The savings and investments we count include:

- money in a bank, building society or post office account;
- any savings you keep at home;
- National Savings Certificates;
- Premium Bonds;
- investments like ISAs and PEPs;
- income bonds, capital bonds or granny bonds;
- shares and unit trusts; and
- property and land (but not including the place where you normally live).

**Complicated? Don't worry, we will work it out for you when you call.**

## More information

- If you are aged 60 to 64, please go straight to the next section.
- If you are aged 65 or over, please go straight to page 9.

Or, you can call freephone 0800 99 1234 and speak to our friendly staff.



## If you or your partner are aged 60 or over and both of you are under 65

If you are 60 or over, you are likely to be entitled to some Pension Credit if your weekly income is less than:

- £105.45 if you are single; or
- £160.95 if you have a partner.

You may still be able to get some Pension Credit if your weekly income is more than these amounts if, for example, you or your partner:

- are severely disabled;
- are entitled to Carer's Allowance; or
- have certain housing costs – for example, mortgage interest payments.

Remember, you must be at least 60 or within four months of your 60th birthday to apply for Pension Credit, but your partner can be under 60.

You can use the charts on page 12 to find out whether or not you are likely to get Pension Credit. Notes on how to use the charts start at the top of page 10.

## If you or your partner are aged 65 or over

If you are aged 65 or over and have made modest financial arrangements for your retirement, Pension Credit will reward you for having done so. This makes it more generous and makes sure that those with a weekly income of less than:

- around £144 for a single person; or
- around £212 for couples;

are likely to qualify. You may also still be able to get Pension Credit if your weekly income is more than these amounts if, for example, you or your partner:

- are severely disabled;
- are entitled to Carer's Allowance; or
- have certain housing costs – for example, mortgage interest payments.

You can use the charts on page 13 to find out whether or not you are likely to get Pension Credit. Notes on how to use the charts start at the top of page 10.

Remember, some people may still be entitled to some Pension Credit even if the chart suggests they are less likely to be. If you are in any doubt, contact the Pension Credit Application Line on freephone **0800 99 1234**.

## How to use the charts

Before using the charts, you need to work out your weekly net income (after deductions) and how much you have in savings and investments. Then, making sure you use the correct chart for your age:

- 1 find your level of income across the top of the chart;
- 2 find the amount of savings and investments you have down the side of the chart;
- 3 read down and across to the inside of the chart; and
- 4 if you fall into the shaded area, you may get Pension Credit. If you fall outside the shaded area, it is less likely that you will get Pension Credit.

For example, if you are a single person aged 65 or over with:

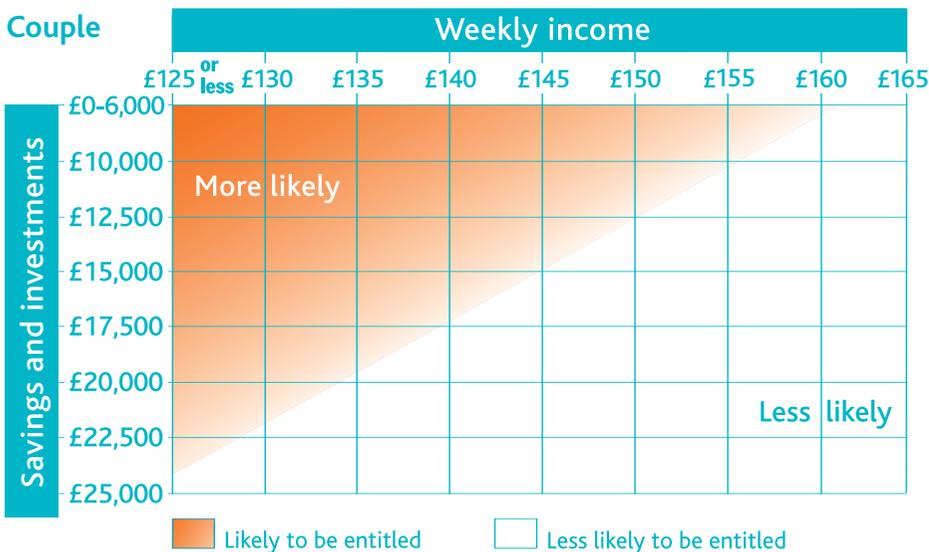
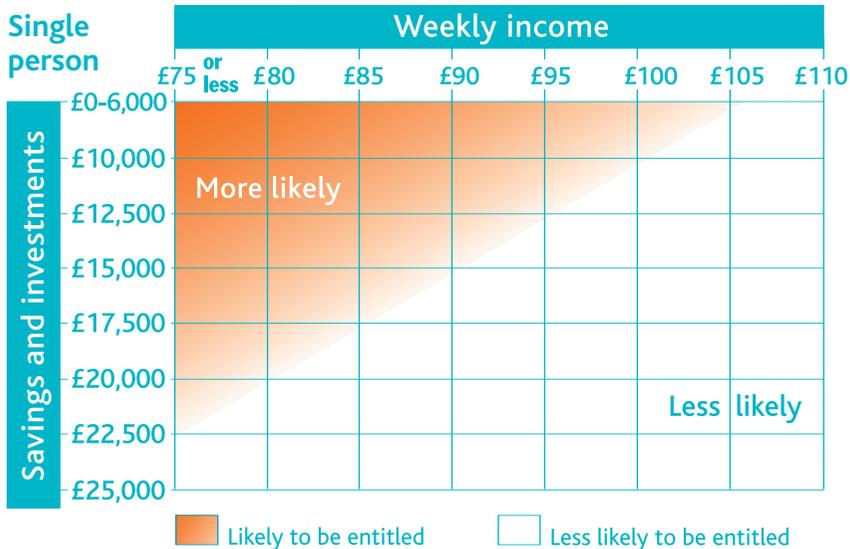
- a State Pension and a private pension adding up to £115 a week; and
- savings of £8,000;

using the chart on page 13, you will need to do the following.

- Look across the top of the chart for a single person to the point marked £115.
- Look down the side of the chart (savings) to a point between the £6,000 and £10,000 lines.
- Look inside the chart to where the two points meet. This is in a shaded area and shows that you may be entitled to Pension Credit.

To get a personal estimate, go to The Pension Service website at [www.pensions.gov.uk/pensioncredit](http://www.pensions.gov.uk/pensioncredit)

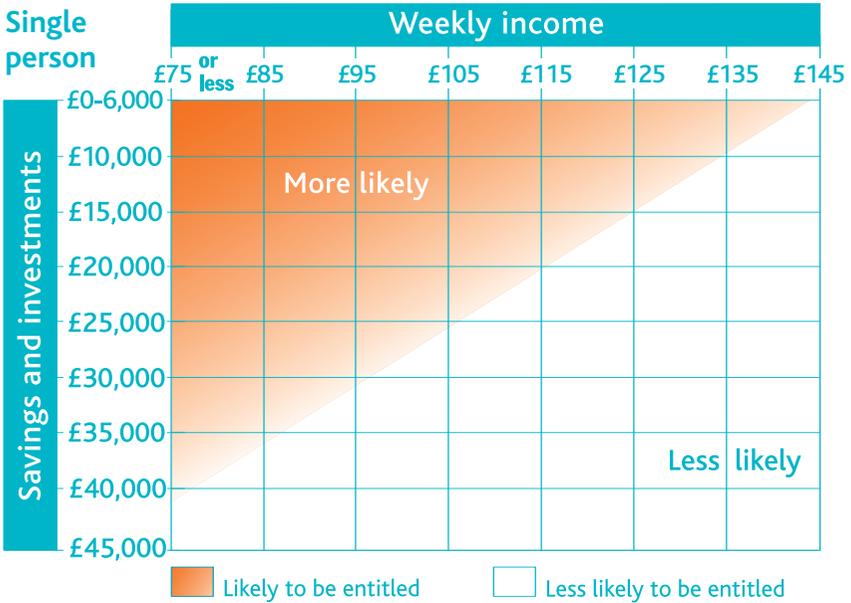
## Charts for people aged 60 to 64



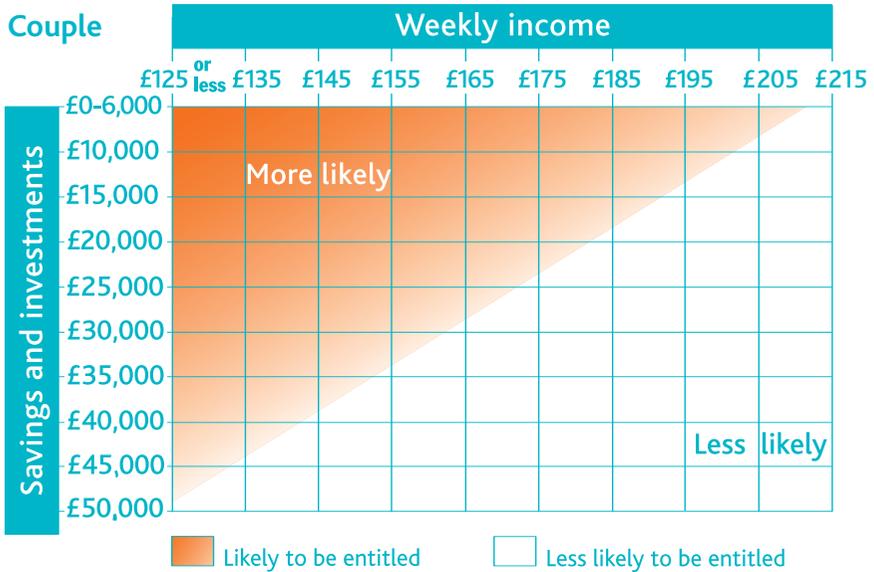
These charts are only for general guidance. They will not cover everybody's circumstances. If in any doubt, make an application.

## Charts for people aged 65 and over

Single person



Couple



These charts are only for general guidance. They will not cover everybody's circumstances. If in any doubt, make an application.

## Examples

Here are some examples to show you how much Pension Credit people with different circumstances might get.

### Example 1

Amy is 60. She lives in her son's home. The only money she has is her State Pension of £79.60 a week.

**Pension Credit will give her an extra £25.85 a week. As a result, her total weekly income will increase to £105.45. Amy could also receive a backdated payment. If she applied six months after the date of her 60th birthday, she could get about £600.**

### Example 2

Balbir and Manju are both 75. Their weekly income is as follows.

State Pension (Balbir)	£79.60
State Pension (Manju)	£79.60
Personal pension (Balbir)	£12
Savings of £8,000 (we assume £1 of income for every £500 or part of £500 of savings they have over £6,000)	£4
Total weekly income	£175.20

**Pension Credit will give them an extra £14.52 a week. As a result, their total weekly income will increase to £189.72. Balbir and Manju were eligible for the 12 months before they applied so they could also receive a backdated payment of over £700.**

### Example 3

John is 63. (He gave up full-time work eight months ago.) He lives alone in his own home. His only income is part-time earnings of £60 a week. (Only £55 will be counted as income for Pension Credit purposes.)

**Pension Credit will give him an extra £50.45 a week. As a result his total weekly income will increase to £110.45. As John was eligible for the eight months since he gave up full-time work, he could also receive a backdated payment of about £1,600.**

### Example 4

Betty is 66. She lives alone and is severely disabled. Her weekly income is as follows.

State Pension	£79.60
Attendance Allowance (is not counted as income for Pension Credit purposes)	£58.80
Savings of £5,000 (we do not assume any income from these savings as they are less than £6,000)	£0
Total weekly income	£138.40

(Only £79.60 will be counted as income for Pension Credit purposes.)

**Pension Credit will give her an extra £70 a week. (This includes an extra amount of £44.15 because Betty is severely disabled.) As a result, her total weekly income will increase to £208.40. Betty could also receive a backdated payment of over £3,000 as she was eligible for the 12 months before she applied for Pension Credit.**

### Example 5

Kathleen is 68 and a widow. Her weekly income is as follows.

State Pension based on her late husband's National Insurance contributions	£85
Kathleen's work pension	£16
Late husband's work pension	£35
Savings of £11,500 (we assume £1 of income for every £500 or part of £500 of savings she has over £6,000)	£11
Total weekly income	£147

**Kathleen is not entitled to Pension Credit because her income is too high.**



## How can I apply?

### By phone

You can call the Pension Credit Application Line on freephone **0800 99 1234**. If you have speech or hearing difficulties, a textphone service is available on 0800 169 0133. Just have the following details to hand when you call.

- Your National Insurance (NI) number. You can get this from your payslips, tax papers or letters from the Department for Work and Pensions. If you cannot find your NI number don't worry, we will trace your details when you phone us.
- Information about any money you have coming in.
- Information about any savings and investments if you have any. See the list on page 6.

An adviser will then fill in the form with you over the phone and send it to you to check and sign.

If you would prefer, you can ask someone else to call on your behalf.

You can also phone the Pension Credit Application Line on freephone **0800 99 1234** and ask for a blank Pension Credit application form.

### In person

We offer a face-to-face service for people who need help. Just call freephone **0800 99 1234** and explain your difficulties.

### Online

You can print off an application form from our website at [www.pensions.gov.uk/pensioncredit](http://www.pensions.gov.uk/pensioncredit)

### Fill in the tear-off slip

You can fill in the tear-off slip at the back of this leaflet and return it to **Freepost NAT3780, PO Box 457, Mexborough, S64 9ZZ**. We will then send you an application pack to fill in.

## If English is not my first language, how will I be able to apply?

If you want to apply for Pension Credit and English is not your first language, you can phone the Pension Credit Application Line on freephone **0800 99 1234** and ask for an interpreter. When you call, you should say in English, or ask a friend to say, that you want to make an application in another language. One of our staff and an interpreter will then call you back to help you apply.

## Arabic

كيف يمكنني ان اقدم طلبا ان لم تكن اللغة الانجليزية هي لغتي الأولى؟  
ان اردت ان تقدم لمنحة التقاعد واللغة الانجليزية ليست لغتك الأولى، فيمكنك الاتصال بهاتف خدمة التقاعد المجاني على رقم 0800 99 1234 وتطلب مترجم. وعندما تتصل يجب عليك ان تقول باللغة الانجليزية، او ان تطلب من صديق لكي يقول انك تريد ان تقدم طلبا بلغة اخرى. بعدها سيقوم احد موظفينا ومعه مترجم بالاتصال بك لمساعدتك في التقديم.

## Bengali

**ইংরেজী যদি আমার প্রথম বা মাতৃভাষা না হয়, কিভাবে আমি আবেদন করতে পারবো ?**

আপনি যদি পেনসন ক্রেডিট-এর জন্য আবেদন করতে চান এবং ইংরেজী আপনার মাতৃভাষা না হয়, আপনি দ্য পেনসন সার্ভিস-কে ফ্রীফোন 0800 99 1234 নম্বরে টেলিফোন করে একজন দোভাষীর সহায়তা চাইতে পারেন। যখন টেলিফোন করবেন, আপনাকে ইংরেজীতে বলতে হবে, কিংবা আপনার হয়ে বলার জন্য একজন বন্ধুকে অনুরোধ করতে হবে, যে আপনি অন্য কোন ভাষায় আবেদন করতে চান। আমাদের একজন কর্মী এবং একজন দোভাষী তখন আবেদন করায় আপনাকে সাহায্য করার জন্য আপনাকে টেলিফোন করবেন।

## Chinese

**如果英語並非我的第一語言，我可以怎樣提出申請？**

如果你想申請退休金補助而英語並非你的第一語言，你可以致電退休金服務局的免費電話 0800 99 1234，要求傳譯員協助。當你致電時，你本人或你可請朋友代你用英語說明你想用另一種語言提出申請。然後我們的職員會連同傳譯員覆電話給你幫助你提出申請。

## Gujarati

**જો અંગ્રેજી મારી માતૃભાષા ન હોય, તો હું કેવી રીતે અરજી કરી શકીશ?**

જો તમે પેન્શન્સ ક્રેડિટ માટે અરજી કરવા માગતાં હો અને તમારી માતૃભાષા અંગ્રેજી ન હોય, તો તમે પેન્શન સર્વિસને મફત ફોન નંબર 0800 99 1234 ઉપર કરીને ઈન્ટરપ્રિટર (દુભાષિયા) માટે માગણી કરી શકો છો. તમે જ્યારે ફોન કરો ત્યારે, તમે બીજી કોઈ ભાષામાં અરજી કરવા માગો છો તેવું તમારે અંગ્રેજીમાં કહેવું જોઈએ અથવા તમારા કોઈ મિત્રને વાત કરવા માટે કહેવું જોઈએ. તમારી અરજીમાં મદદ કરવા માટે એક કર્મચારી સભ્ય અને ઈન્ટરપ્રિટર તમને પાછો ફોન કરશે.

## Punjabi

ਜੇਕਰ ਅੰਗ੍ਰੇਜ਼ੀ ਮੇਰੀ ਪਹਿਲੀ ਜ਼ਬਾਨ ਨਹੀਂ, ਤਾਂ ਮੈਂ ਕਿਵੇਂ ਅਪਲਾਈ ਕਰ ਸਕਾਂਗਾ/ਸਕਾਂਗੀ?

ਜੇਕਰ ਤੁਸੀਂ ਪੈਨਸ਼ਨ ਕ੍ਰੈਡਿਟ ਲਈ ਅਪਲਾਈ ਕਰਨਾ ਚਾਹੁੰਦੇ ਹੋ ਅਤੇ ਅੰਗ੍ਰੇਜ਼ੀ ਤੁਹਾਡੀ ਪਹਿਲੀ ਜ਼ਬਾਨ ਨਹੀਂ, ਤਾਂ ਤੁਸੀਂ ਪੈਨਸ਼ਨ ਸਰਵਿਸ ਨੂੰ ਇਸ ਮੁਫਤ ਟੈਲੀਫੋਨ ਲਾਈਨ 0800 99 1234 'ਤੇ ਫੋਨ ਕਰੋ ਅਤੇ ਕਿਸੇ ਚੋ-ਭਾਸ਼ੀਏ (ਇੰਟਰਪ੍ਰੈਟਰ) ਲਈ ਪੁੱਛੋ। ਜਦ ਤੁਸੀਂ ਫੋਨ ਕਰੋਗੇ ਤਾਂ ਪਹਿਲਾਂ ਤੁਹਾਨੂੰ ਅੰਗ੍ਰੇਜ਼ੀ ਵਿੱਚ ਦੱਸਣਾ ਪਏਗਾ ਜਾਂ ਤੁਸੀਂ ਆਪਣੇ ਕਿਸੇ ਚੋਸਤ/ਸਹੇਲੀ ਨੂੰ ਫੋਨ ਕਰਨ ਲਈ ਪੁੱਛ ਸਕਦੇ ਹੋ। ਤੁਸੀਂ ਸਾਨੂੰ ਦੱਸੋ ਕਿ ਤੁਸੀਂ ਕਿਸੇ ਦੂਸਰੀ ਭਾਸ਼ਾ ਵਿੱਚ ਅਰਜ਼ੀ ਪੱਤਰ ਭਰਨਾ ਚਾਹੁੰਦੇ ਹੋ। ਤਾਂ ਫਿਰ ਸਾਡਾ ਕੋਈ ਸਟਾਫ ਮੈਂਬਰ ਜਾਂ ਇੰਟਰਪ੍ਰੈਟਰ ਤੁਹਾਨੂੰ ਮੁੜ ਕੇ ਫੋਨ ਕਰੇਗਾ ਅਤੇ ਅਪਲਾਈ ਕਰਨ ਵਿੱਚ ਤੁਹਾਡੀ ਮਦਦ ਕਰੇਗਾ।

## Somali

**Haddii aan Ingriisku ahayn luuqadayda hooyo, sidee u awoodaa inaan codsado?**

Hadii aan rabo inaa codsado Dhaqaalaha Howlgabka (Pension Credit) ingriiskuna uusan ahayn luuqadaydaadii hooyo, waxaad wici kartaa Adeega Hawlgabka taleefoonka lacag la'aanta ah 0800 99 1234 waydiina tarjumaan. Markaad wacaysid waa inaad ku waydiisataa ingriis, ama waxa kuu waydiinkara saaxiibkaa, inaad u bahaan tahay inaad samayso codsi luuqad kale ku qoran. Hal kamida Shaqaalahayaga iyo turjumaan ayaa ku soo wici doona si ay kaaga caawiyaan inaad codsiga samayso.

## Urdu

اگر انگریزی میری پہلی زبان نہیں ہے تو میں کس طرح درخواست دے سکتا ہوں/سکتی ہوں؟

اگر آپ پنشن کریڈٹ کے لئے درخواست دینا چاہتے ہیں اور انگریزی آپ کی پہلی زبان نہیں ہے، تو آپ پنشن سروس کو فری فون 0800 99 1234 پر فون کر کے ترجمان کی درخواست کر سکتے ہیں۔ جب آپ فون کریں گے تو آپ کو خود یا کسی دوست سے کہلوانا چاہئے کہ آپ کسی دوسری زبان میں درخواست دینا چاہتے ہیں۔ اس کے بعد ہمارے عملے کا ایک رکن اور ایک ترجمان درخواست دینے میں آپ کی مدد کرنے کے لئے آپ کو واپس فون کریں گے۔

## Vietnamese

**Nếu tiếng Anh không phải là ngôn ngữ chính của tôi, thì tôi có thể xin bằng cách nào?**

Nếu quý vị muốn xin Tín Điểm Hưu Bổng mà tiếng Anh không phải là ngôn ngữ chính của quý vị, quý vị có thể gọi Dịch Vụ Hưu Bổng miễn phí số 0800 99 1234 và yêu cầu được thông dịch viên giúp đỡ. Khi quý vị gọi, quý vị nên nói bằng tiếng Anh, hoặc nhờ một người bạn nói giùm cho quý vị, rằng quý vị muốn xin bằng một ngôn ngữ khác. Sau đó một nhân viên của chúng tôi và một thông dịch viên sẽ gọi lại quý vị để giúp quý vị xin.

## Where you can get more information

### Pensioners' guide –

PG1 (England and Wales)

PG2 (Welsh)

PG3 (Scotland)

This is a **free** guide with information about all the help and entitlements available from the Government. It covers topics ranging from money and tax to health and leisure, and has a section on losing a loved one. It is a very useful guide just to keep for reference. To get your free copy, phone 0845 6 065 065 or order online at [www.pensions.gov.uk/leaflets](http://www.pensions.gov.uk/leaflets)

### Age Concern

Phone 0800 00 99 66 or contact your local Age Concern.

### Citizens Advice Bureau

Look in the phone book for the one nearest to you or go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) (for England and Wales) or [www.cas.org.uk](http://www.cas.org.uk) (for Citizens Advice Scotland) on the internet.

### Local council

You can get advice from your local council on Housing Benefit and Council Tax Benefit.

### National Pensioners Convention

Pensioners Centre

19-23 Ironmonger Row

London EC1V 3QP

### Royal National Institute of the Blind (RNIB)

Phone the RNIB Helpline on 0845 766 9999.

## SeniorLine – from Help the Aged

Phone 0808 800 6565.

## Welfare Rights Services

Some local councils have these. Look in the phone book for details or contact your local council.

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

The amounts in this leaflet are the ones that are being used from April 2004. The amounts usually change each April.





**Fill in this tear-off slip to get an application form**

You can apply for Pension Credit by phoning **0800 99 1234**. Or, if you want to apply in writing, fill in the form below and we will send you an application form.

If you fill in this form for someone else, please tell us their details below.

Your title      Mr    Mrs    Miss    Ms    other

Surname or family name

Other names

Your address and postcode

Your National Insurance                      Letter      Numbers      Letter  
(NI) number                                                 

You can get this from your payslips, tax papers, or letters from the Department for Work and Pensions. If you do not have your NI number, please just insert your date of birth below.

Date of birth                                             

Please provide your phone number if you are happy for us to call you about your Pension Credit application.

**What to do now**

Cut out this page and post it in an envelope to the address below. You do not need a stamp.

**Freepost NAT3780, PO Box 457, Mexborough, S64 9ZZ**