

## How To Claim Pension Credit

Age UK and Government statistics highlight that a significant number of those over state retirement age and on low incomes who may be eligible to do so, are not claiming Pension Credit. As such, they may be missing out on extra weekly income, plus several free services or other benefits.

You can apply online, by phone or by completing a form. Before applying you'll need to gather the personal information the Pension Service need. When you call them, you'll need to answer questions about your income and savings. Make sure you have:

- your National Insurance number
- your bank, building society or Post Office card account details
- details of how much money you have coming in each week, such as from a pension
- details of any savings and investments you have
- your housing costs, such as rent or mortgage repayments
- information about any benefit payments you receive

If you live with a partner you'll need to give the Pension Service the same information about them. You'll also need to provide information of anyone else living with you such as details about any benefits they're receiving. You won't need to give detail about their income.

You can apply for Pension Credit online on GOV.UK.

You can only apply online if:

- you've already claimed your State Pension
- you're not living with someone under 16 or between 16 and 19 in full-time education

Before starting your application, gather your information. You'll have to complete your application in one sitting and are unable to save and complete it later. If you can't apply online, you can call the Pension Service and tell them you want to claim Pension Credit.

Telephone: 0800 99 1234

Textphone: 0800 169 0133

Monday to Friday, 8am to 7:30pm

Pension Credit can be backdated for up to 3 months before you apply if you were eligible during that time. This means you'll get up to 3 months of Pension Credit included in your first payment.

If the Pension Service have all the information they need they can sometimes decide on your claim and put payments in place straight away. If they need more information they'll send you a form to fill in. You'll need to send what they've asked for within a month of being asked for it. If you need more time, you'll need to contact the Pension Service and explain why. A friend or relative can call for you. They can go through your application on the phone .

If they're going through your application on the phone you must be with them when they call to make sure they answer things correctly. You can also claim by completing a form. A friend or relative should call the Pension Credit claim line and ask them to send you the form.

Contact your nearest Citizens Advice if you need help applying or gathering extra information. If you're eligible for Pension Credit you'll get a letter after you apply saying how much you'll get and when you'll be paid. It is paid every four weeks into your bank, building society or Post Office card account.

You can be paid using the Payment Exception Service if you have difficulty opening or managing a suitable account.

You might receive Housing Benefit and Council Tax Reduction if you get Pension Credit. You'll also be able to get help with the cost of court fees and, if your partner is under 60 and you're receiving Guarantee Credit, they'll get free prescriptions.

Anyone on Pension Credit can apply for a Budgeting Loan which can help with things like travel costs or funeral payments.

Ask the Pension Service to explain the extra benefits to you when you apply.

You might also be able to get help paying for your daily essentials - for example to help pay for food or school costs.

You might be able to get a free TV licence if someone in your household gets Pension Credit.

To get the discount, both of the following must apply to the licence holder:

- they're 75 years or older
- they get Pension Credit or have a partner living at the same address who does

You can challenge the decision on your claim if:

- you're told you can't get Pension Credit
- you don't think you've received enough Pension Credit

For further information on this matter, or anything related to it you can call Adviceline on 03444 111 444, or use either the Citizens Advice email or webchat services.