

Notes to help you fill in the form



Part of the Department
for Work and Pensions

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, Council Tax 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 Council Tax?

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

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

If you or your partner are getting Housing Benefit or Council Tax Benefit, 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 ground rent? In Scotland, this is called 'ground annual'.

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.

Part 3 About where you live continued

What if I am a Crown tenant, pay chief rent or pay other rent charges?

If you or your partner are a Crown tenant, pay chief rent or other rent charges, please tell us in **Part 11 – 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. 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.

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.

Part 4 About savings and investments

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 £6,000 (£10,000 if you live permanently in a care home), 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 £6,000 or less do not affect Pension Credit.

If you have savings and investments of more than £6,000, we count £1 a week as income for each £500, or part of £500, you have above £6,000.

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:

- £20.40 a week if you are single, or
- £27.03 a week if you have a partner.

Will you treat my savings differently if I live permanently in a care home?

If you live permanently in a care home, 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.

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.

Part 4 About savings and investments continued

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 **0800 99 1234** .

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 Pension Service. Please include any pension that is paid to someone else on your behalf. Please 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** 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

Part 6 About pensions continued

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

- any War Pension or Armed Forces Compensation Payment paid by the British Government
- 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.

Part 7 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 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?

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 **0800 99 1234** .

Part 8 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. 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 Pension Service. 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.

Part 8 About other money coming in continued

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.

Part 9 Special circumstances

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.

Part 10 When you want to apply from

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

Pension Credit is for people aged 60 and over. In some cases we may be able to backdate your Pension Credit for up to 3 months.

Your 60th birthday

Tick this box if:

- you turned 60 in the last 3 months or you will turn 60 in the next 4 months, and
- you retired from full-time work before your 60th birthday or you plan to retire before your 60th birthday.

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 was 60 on 6th October 2008. He worked full time until he retired just before his 60th birthday. He fills in his application form in August 2008.

John could be entitled to Pension Credit from his 60th birthday, so he should tick the **Your 60th birthday** box.

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 2008. He fills in his application form in November 2008.

Eddie thinks he was earning too much money to be entitled to Pension Credit before he retired – 1 September 2008. He should tell us that he retired on 1 September 2008 and that he was earning £250 a week.

Part 10 When you want to apply from continued

It is too early to apply if:

- you are under 60 and you will not reach the age of 60 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 **0845 60 60 2 65** . 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 spent out of Great Britain – Great Britain is England, Scotland and Wales
- changes to your money coming in
- changes to your savings and investments – but you do not need to tell us about changes to your savings and investments if they were always less than £6,000, or less than £10,000 if you live permanently in 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.

Part 10 When you want to apply from continued

Example

Sarah was 60 on 6th October 2008. She worked part time for several years but stopped in November 2008. She fills in her application form in December 2008.

Sarah thinks she will qualify from her 60th birthday, even though she was still working then. She ticks the **Your 60th birthday** box.

Sarah must tell us in **Part 11** of the application form about her part-time earnings from her birthday in October until she stopped work in November.

If the date is in the future

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

Imran will be 60 in July 2008. He expects to stop work from 15 August 2008 and he has an endowment policy which will pay out on his 60th birthday. He fills in his application form in June 2008.

Imran thinks he will qualify from 15 August 2008. 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 15 August 2008 and that his endowment policy will pay out on his 60th birthday.

Part 11 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
- 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 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 10**. 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 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.

Part 12 Making payments to 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.

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 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.

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 we will 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 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 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.

Part 12 Making payments to you continued

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 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 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 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 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.**

Part 13 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.

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 **0845 60 60 265** .

Part 14 What to do now

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 works 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.

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

The amounts in this booklet are the ones that apply from 6 April 2009. The amounts usually change each April.

How we collect and use information

The information we collect about you and how we use it depends mainly on the reason for your business with us. But we may use it for any of the Department's purposes, which include

- social security benefits and allowances
- child support
- employment and training
- private pensions policy, and
- retirement planning.

We may get information from others to check the information you give to us and to improve our services. We may give information to other organisations as the law allows, for example to safeguard against crime.

To find out more about how we use information, visit our website www.dwp.gov.uk/privacy.asp or contact any of our offices.

Customer service and feedback

Your views are important to us and help us to continually improve our service. For more information, ask for a leaflet from the customer services manager at your pension centre. Or you can phone **08457 31 32 33**. If you have speech or hearing difficulties you can contact us using a textphone on **0845 604 0210**.

Your application form



Part of the Department
for Work and Pensions

Help with this form

- You can phone **The Pension Service**. It is open Monday to Friday from 8am to 8pm and Saturday 9am to 1pm.

The number is Freephone **0800 99 1234**.

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

- You can ask a friend or advice centre to help you.

About your application

Please make sure you:

- answer all the questions on the form that apply to you and your partner, if you have one, and
- sign and date the form and send it back to us with all the documents we have asked for by / / at the latest.

If we get your form back after this date, it may affect the date we can pay you from.

Pension Credit

You can phone The Pension Service for help to fill in this form.
The number is Freephone **0800 99 1234**.

Before you fill in this form, please read the booklet
Notes to help you fill in the form that came with this form.

Part 1 About you

Your surname or family name

Mr / Mrs / Miss / Ms / Doctor / Reverend

All your other names in full

Any other surnames or family names you have
been known by or are using now

Include maiden names, all former married names
and all changes of surname or family name.

Your date of birth

/ /

Your National Insurance (NI) number

Letters Numbers Letter

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You can get this from your payslips, NI number card,
tax papers or letters from social security.

Your permanent address

Postcode

Your contact address if it is different from above

Postcode

Your daytime phone number if you have one

Code Number

What is this number?

Home Work Mobile Fax

Part 2

About your partner

Does your partner live permanently in a care home?

No

Yes Please go to **Part 3** – you do not need to tell us any more about your partner.

Are you separated from your partner?

If you are separated only because someone is temporarily in a hospital or home, tick **No**.

No

Yes Please go to **Part 3** – you do not need to tell us any more about your partner.

Does your partner agree to you making this application?

No Please still tell us as much as you can about your partner.

Yes

Your partner's surname or family name

Mr / Mrs / Miss / Ms / Doctor / Reverend

Your partner's other names in full

Any other surnames or family names your partner has been known by or is using now

Include maiden names, all former married names and all changes of surname or family name.

Your partner's date of birth

/ /

Your partner's National Insurance (NI) number

Letters Numbers Letter

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You can get this from their payslips, NI number card, tax papers or letters from social security.

Is your partner registered blind or severely sight impaired?

No

Yes

Part 3

About where you live

If you live permanently in a care home, please go to Part 4.

Does anyone live in your household apart from you and your partner? No

Yes Please tell us their name and relationship to you.

Are you or your partner responsible for paying the rent or Council Tax for the place where you live?

No

If they are paid through Housing Benefit or Council Tax Benefit, still tick Yes.

Yes What is the name of your council?

Have you claimed, or are you about to claim, Housing Benefit?

No

Yes

Have you claimed, or are you about to claim, Council Tax Benefit?

No

Yes

Do you or your partner pay service charges for the place where you live?

No

For example, money towards the upkeep of the building. In Scotland, this is sometimes called factoring.

Yes Please send us proof of the service charges.

Do you rent the property or own it?

Rent it Own it

Do you or your partner pay ground rent for the place where you live?

No

In Scotland, this is called 'ground annual'.

Yes Please send us proof of your ground rent.

When the lease on your home was first granted, was it for more than 21 years?

No

Yes

Do you or your partner share with anyone else the rent or mortgage for the place where you live? If you and your partner just share with each other, tick No.

No

Yes

Do you or your partner have a mortgage or home loan on your home?

No

Yes To get help with this, please fill in form **MI12(PC)** if we included one with this application form. Send the filled-in form **MI12(PC)** to your mortgage or home-loan lender.

Part 4

About savings and investments

Apart from the place where you live, do you or your partner own any other property or land in this country or abroad? If it is on a mortgage or loan, still tick Yes.

No

Yes Please tell us about this in **Part 11**.

We need to know if you or your partner have any savings or investments. We may be able to reward you for any savings and investments you have.

Savings and investments include:

- money in a current account, even if you use the account to pay your bills so the balance changes
- a savings or deposit account, even if you have to give notice to withdraw the money
- money in any other bank, building society or Post Office® account
- National Savings Certificates

- cash saved for something
- Premium Bonds
- investments like ISAs, PEPs and TOISAs
- an income bond, capital bond or granny bond
- unit trusts or shares, even if the shares are part of a windfall payment
- any other money or investments you or your partner have in this country or abroad.

Do you or your partner have any savings or investments?

No

Yes What is the total amount?

£

Please use the boxes below and on the next page to tell us how the savings or investments are made up. Write **NONE** in any boxes that do not apply to you or your partner.

Money in a bank current account

£

Money in any other bank account

£

Money in a building society current account

£

Money in any other building society account

£

Money in a Post Office® account

£

Cash saved for something

£

National Savings Certificates

Value

Issue number

Number of units

£

£

£

Part 4

About savings and investments continued

Premium Bonds	<input type="text" value="£"/>
Income bonds or capital bonds	<input type="text" value="£"/>
Unit trusts, ISAs, PEPs, TOISAs or other investments	<input type="text" value="£"/>
Money or property held in trust	<input type="text" value="£"/>

Shares	Approximate value	Name of the company the shares are held in	Number of shares held
	<input type="text" value="£"/>	<input type="text"/>	<input type="text"/>
	<input type="text" value="£"/>	<input type="text"/>	<input type="text"/>
	<input type="text" value="£"/>	<input type="text"/>	<input type="text"/>

Any other money or investments	<input type="text" value="£"/>	Type of other money or investment	<input type="text"/>
--------------------------------	--------------------------------	-----------------------------------	----------------------

The proof you need to send us

We need proof of all your savings and investments. The proof you send us could include:

- bank statement
- savings account book
- share certificate
- unit trust certificate
- letter of ownership.

Please make sure any savings account books have been updated before you send them, as this will save time.

Any documents you send us must be originals, not photocopies. We will do our best to return them within 5 working days of getting them.

If we do not receive proof of all your savings and investments, it may affect the date we can pay you from.

Part 4**About savings and investments** continued

We can ignore some types of savings or investments.

Please use the boxes below to tell us if your savings or investments include these types of money. Please write **NONE** in the boxes that do not apply to you.

Money from an insurance policy for repair or replacement of your home or personal possessions

£

When did you get this?

/ /

Money from the sale of your home to be used to buy a new home

£

When did you get this?

/ /

Money paid to you to carry out essential repairs to your home

£

When did you get this?

/ /

A Social Fund payment, or arrears of:

- Attendance Allowance
- Carer's Allowance
- Child Benefit
- Child Tax Credit
- Constant Attendance Allowance
- Council Tax Benefit
- Disability Living Allowance
- Exceptionally Severe Disablement Allowance

- Housing Benefit
- Income Support
- income-related Employment and Support Allowance
- income-based Jobseeker's Allowance
- Pension Credit, or
- a payment from Housing Related Support Services – this may be from the Supporting People Programme.

£

When did you get this?

/ /

Have you or your partner had a compensation payment for a personal injury?

No

Yes How much did you get?

£

Is this held in trust?

No

Yes

Have you or your partner had a payment from the vCJD, MacFarlane, Eileen or Skipton Trusts?

No

Yes How much did you get?

£

When did you get this?

/ /

If you need to tell us about more than one payment, please use the space in **Part 11**.

Have you or your partner had a lump sum payment as a result of putting off claiming State Pension?

No

Yes How much did you get?

£

Have you or your partner had a special payment because of atrocities that happened during the Second World War or from the Armed Forces Compensation Scheme?

No

Yes How much did you get?

£

Have you or your partner had a special payment made to Far Eastern Prisoners of War or internees?

No

Yes How much did you get?

£

Part 5

About benefits

Have you or your partner claimed any social security benefits that you are waiting to hear about?

You

No

Yes

Which benefits are you waiting to hear about?

Your partner

No

Yes

Does anyone get Carer's Allowance for looking after you or your partner? Tick Yes if they have claimed it and are waiting to hear about it or could not be paid Carer's Allowance because they receive another benefit.

No

Yes

No

Yes

The carer's full name

The carer's National Insurance (NI) number

Letters Numbers Letter

Letters Numbers Letter

Do you or your partner spend 35 hours a week, or more, looking after someone who is getting or waiting to hear about Attendance Allowance, Constant Attendance Allowance or Disability Living Allowance?

No

Yes

Don't know

No

Yes

Don't know

Part 6

About pensions



Please read Part 6 of the booklet
Notes to help you fill in the form
before you fill in this part.

Have you or your partner paid into a private pension scheme from which you do not expect to receive money in the next 12 months?

No

Yes

Do you or your partner get a private pension, money from a place where you used to work or any other pension?

No Please go to Part 7.

Yes Please tell us about this below.

If you or your partner expect to get a pension in the next 12 months, please tick Yes. Do not count any State Pension paid by The Pension Service.

Pension 1

Pension 2

Who pays the pension?

Part 6

About pensions continued

What type of pension is it?

There is a list of pension types on [page 7](#) of the booklet **Notes to help you fill in the form.**

How much is paid and how often is it paid?

When is the pension normally received?

For example, the last day of the month.

When did you receive your latest payment?

Does the pension increase each year?

Who gets the pension?

If you or your partner expect to get a pension in the next 12 months, when do you expect to get the first payment?

Pension 1

£ every

/ /

No

Yes

You Your partner

/ /

Pension 2

£ every

/ /

No

Yes

You Your partner

/ /

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.

If you need to tell us about more than two pensions, please use the space in [Part 11](#).

Part 7

About work

Have you or your partner left **self-employed work** in the last **three months**?

Date you or your partner left work

Are you or your partner doing any type of **paid work** now?

Is this self-employed work?

You

No

Yes

/ /

No Please go to [Part 8](#).

Yes

No

Yes

Your partner

No

Yes

/ /

No Please go to [Part 8](#).

Yes

No

Yes

Part 8

About other money coming in

Do you or your partner have any other money coming in?

You do not need to tell us about social security benefits paid by the British Government in this part. Please read **Part 8** of the booklet **Notes to help you fill in the form** for details of what you should tell us about.

No

Yes

What is this money?

How much is paid and how often?

Who is paid the money?

 every

You Your partner

 every

You Your partner

Please send us proof of the money coming in.

If we do not receive proof of the money you have coming in, it may affect the date we can pay you from. Any documents you send us must be originals, not photocopies. We will return all the documents to you. Please send us proof with this form, if possible.

Do you or your partner expect to start getting any money in the next 12 months?

If you expect to get a lump-sum payment, please tell us about this in **Part 11**.

No

Yes

Who will pay this money?

How much will be paid?

Who will be paid?

 every

You Your partner

When do you or your partner expect to start getting this money?

Part 9

Special circumstances

You

Your partner

Are you or your partner in hospital as an inpatient?

No

Yes

No

Yes

What date did you or your partner go into hospital?

Name of the hospital

Are you or your partner staying temporarily in a care home?

No

Yes

No

Yes

Please answer all of these questions, even if you think they do not apply to you.

At any time, have you or your partner come to live or returned to live in the United Kingdom from abroad?

By 'United Kingdom' we mean England, Scotland, Wales and Northern Ireland.

No

Yes Please tell us about this below.

Who has come to the United Kingdom?

What is their nationality?

Which country have they come from?

When did they last come to the United Kingdom?

Has the Home Office put a limit on how long they can stay in the United Kingdom?

No

Yes

No

Yes

Does their passport say **no recourse to public funds**?

No

Yes

No

Yes

If they have lived in the United Kingdom before, when did they last leave the United Kingdom?

Are you or your partner a United Kingdom national?

No

Yes

No

Yes

Part 10

When you want to apply from

 Please read Part 10 of the booklet Notes to help you fill in the form before you fill in this part.

When do you want to apply from?

We will consider your application from the date you choose.

Please tick one box.

Your 60th birthday

Another date – Please tell us below why you think you qualify from this date.



Please read **Part 11** of the booklet
Notes to help you fill in the form
before you fill in this part.

Please use this space to tell us anything else you think we might need to know.

You can continue on a separate sheet of paper if you need to. If you continue on a separate sheet of paper, please make sure you:

- sign and date it, and
- write your full name, address and National Insurance number on it.

Part 12

Making payments to you



Please read **Part 12** of the booklet **Notes to help you fill in the form** before you fill in this part.

We normally pay Pension Credit into an account. Please tell us your account details below. By giving us your account details you are agreeing to be paid by Direct Payment and understand the information in Part 12 of the information booklet about being overpaid.

It is very important you fill in **all** the boxes correctly, including the building society roll or reference number if you have one. If you tell us the wrong account details your payment may be delayed or you may lose money. You can find the account details on your chequebook or bank statements. If you are not sure about the details, ask the bank or building society.

If you are going to open 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.

About the account you want to use

Name of the account holder

Please write the name of the account holder exactly as it is shown on the chequebook or statement.

Full name of bank or building society

Sort code – Please tell us all six numbers, for example 12-34-56.

 - -

Account number

Most account numbers are 8 numbers long. If your account number has fewer than 10 numbers, please fill in the numbers from the left.

Building society roll or reference number

If you are using a building society account you may need to tell us a roll or reference number.

This may be made up of letters and numbers, and may be up to 18 characters long.
If you are not sure if the account has a roll or reference number, ask the building society.

You may get other benefits and entitlements we do not pay into an account. If you want us to pay them into the account above, please tick the box.

Fill in the rest of this form. You do not have to wait until you have opened an account or contacted us.

Part 13 Your declaration

I **understand** that I must promptly tell the office that pays my credit of anything that may affect my entitlement to, or the amount of, that credit.

I **declare** that the information I have given on this form is correct and complete as far as I know and believe and I have included all my income and savings.

I **understand** that if I knowingly give false information, I may be liable to prosecution or other action.

I **understand** that you may check the information I have given to HM Revenue & Customs and other sources. The information may be used for other purposes relating to the work of the Department for Work and Pensions and may be given to other organisations and bodies as allowed by law.

This is my application for Pension Credit.

Please sign the form here

Your signature

Date

 If you are signing this form for someone else, please read the notes in **Part 13** of the booklet **Notes to help you fill in the form** before you fill in this part.

Have you signed this form for someone else?

No Thank you. There are no more questions.

Yes Please tell us about yourself below.

Your name

Your address

Postcode

Your daytime phone number if you have one

What is this number?

Home Work Mobile Fax

Your National Insurance (NI) number

Letters Numbers Letter

Part 14 What to do now

 Please make sure you have signed and dated the declaration in Part 13.

 Please check:

- that you are sending us all the original documents we have asked for – for example, pension payslips
- that you have answered all the questions on this form that apply to you and your partner, if you have one, and
- that you have filled in form **MI12(PC)**, if we included one with this application form.

 Please tick which original documents you are sending us.

We will return all the documents to you. We will do our best to return them to you within five working days of getting them.

Proof of service charges

Proof of ground rent or ground annual

Proof of a private or works pension or any other pension – except a State Pension paid by The Pension Service.

Proof of money coming in

 Then send your forms and documents to us.

You now need to return your form and documents to your nearest Pension Centre. To find the FREEPOST address for your nearest Pension Centre, go to www.pensions.gov.uk/address and type your postcode into the box. This will give you the FREEPOST address for the nearest Pension Centre to your address.

For office use only

I have read back to the customer the entries I made on this form based on the information they gave me. The customer agreed they were correct.

Interviewing officer's signature

Customer's signature

Date

Date of issue

Initial date of contact

Date of application

Date of entitlement