

Pension credit fact sheet

Age 60 or over – Guarantee Credit	Age 65 or over – Savings Credit
<p>If you are aged 60 or over and living in Great Britain you may be entitled to the Guarantee Credit. This guarantees a minimum income by topping up your weekly income to:</p> <ul style="list-style-type: none"> • £130 if you are single • £198.45 if you have a partner <p>These amounts may be more if you are disabled, have caring responsibilities or certain housing costs, such as mortgage interest payments</p> <p>While you must be at least 60 to get Pension Credit, you can still claim if your partner is under 60. If you or your partner are both over 60 either one of you can apply</p> <p>Between 6 April 2010 and 5 April 2020 the age from which you may get Pension Credit will change. It will gradually rise in line with the increase in the State Pension age for women from 60 to 65</p>	<p>If you are aged 65 or over and living in Great Britain you may be entitled to Savings Credit</p> <p>You may get the Savings Credit on its own or with the Guarantee Credit. You may be entitled to Savings Credit if you:</p> <ul style="list-style-type: none"> • Are aged 65 or over • Have made some provision towards your retirement such as savings or a second pension <p>If you have a partner, at least one of you must be 65 or over to get the Savings Credit</p> <p>The Savings Credit can be up to:</p> <ul style="list-style-type: none"> • £20.40 a week if you are single • £27.03 a week if you have a partner <p>You may still get the Savings Credit even if the money you have coming in is up to about:</p> <ul style="list-style-type: none"> • £181 a week if you are single • £266 a week if you have a partner <p>These amounts may be more if you are disabled, have caring responsibilities or certain housing costs, such as mortgage interest payments</p>

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Apply for Pension Credit by telephone	Apply for Pension Credit in writing								
<p>You can call The Pension Service on 0800 99 1234 or textphone 0800 169 0133</p> <p>Lines are open 8.00am to 8.00pm Monday to Friday and 9.00am to 1.00pm on Saturdays</p> <p>When you phone, you need the following information:</p> <ul style="list-style-type: none"> • Your National Insurance number • Information about your savings investments and income • Details of the account into which you would like any Pension Credit payments to be paid <p>An adviser will help you apply for Pension Credit and let you know what happens next.</p> <p>The Pension Service can also help you apply for Housing Benefit and Council Tax Benefit at the same time as your application for Pension Credit</p>	<p>You can download, print and complete the application form and post free of charge to your pension centre</p> <p>You can also complete an application form online before printing it and posting it free to your pension centre www.thepensionsservice.gov.uk</p> <p>To find out where to send your Pension Credit application form, call The Pension Service on 0845 60 60 265, Monday to Friday from 8.00am to 8.00pm</p> <tr> <td colspan="2" data-bbox="801 801 1377 835">When to apply for Pension Credit</td> </tr> <tr> <td colspan="2" data-bbox="801 840 1377 943"> <p>You can apply up to four months before the date from which you want to start getting Pension Credit</p> </td> </tr> <tr> <td colspan="2" data-bbox="801 974 1377 1037"> <p>The maximum period we can backdate your Pension Credit claim is three months</p> </td> </tr> <tr> <td colspan="2" data-bbox="801 1068 1377 1171"> <p>If you want Pension Credit to start from a past or future date, you need to tell The Pension Service when you apply</p> </td> </tr>	When to apply for Pension Credit		<p>You can apply up to four months before the date from which you want to start getting Pension Credit</p>		<p>The maximum period we can backdate your Pension Credit claim is three months</p>		<p>If you want Pension Credit to start from a past or future date, you need to tell The Pension Service when you apply</p>	
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