

Unclaimed Pension Credit

Are you missing out on the financial support that you could be entitled to?



What is Pension Credit?

Pension Credit is a payment that you can apply for that could top up your retirement income once you've reached your state pension age. Up to a million people who qualify for this aren't claiming it, so it's worth checking if you can get it.

To qualify for Pension Credit you and your partner need to have both reached State Pension Age.

What you might get?

Pension Credit has two parts – Guarantee and Savings Credit. You could get one or both parts depending on your circumstances:

Guarantee Credit tops up your weekly income if it is below £177.10 (for single people) or £270.30 (if you are a couple).

Savings Credit is an extra payment the government will give to people to reward them for saving towards their retirement. You may not be eligible for Savings Credit if you reached State Pension age on or after 6 April 2016.

How much you are entitled to will depend on your state pension, income and savings.

You may qualify for a higher amount of Pension Credit if you're severely disabled or you are a carer. You don't pay tax on Pension Credit.



How to claim Pension Credit

Claiming Pension Credit is a quick and easy process. You can claim by calling the Pension Credit Claim Line on **0800 99 1234**.

Please have the following information ready before you make the call:

- **your National Insurance number**
- **information about your income, savings, and investments**
- **your bank account details if you're applying by phone or by post**



To apply by post, call **0800 99 1234** and request a form.

You can also apply online by visiting the **Gov.UK** website and searching for Pension Credit.

Other support you might get

Pension Credit also enables you to other support, such as:

1. Help with housing costs and Council Tax
2. Free TV licence (**when you're 75 or over**).
3. Help with NHS costs, including free dental check-ups and treatment
4. Free sight tests and vouchers towards glasses or contact lenses
5. Cold weather payments towards your heating bill
6. Warm Home Discount – up to £140 off your electric bill (depending on your energy provider).



Advice and support with claiming Pension Credit

Please contact one of the agencies below:



Tower Hamlets Financial Support Service
LBTHFinancialsupport@towerhamlets.gov.uk
0207 364 3680



Age UK East London
020 8981 7124



Citizens Advice East End
020 3855 5232

