

# Pension Credit



This leaflet gives an overview of who's eligible for Pension Credit and how to claim. If you're eligible, it's particularly important to claim Pension Credit now, as it means you can get the Winter Fuel Payment.

For more detailed information about Pension Credit and other benefits, see our Pension Credit and More money in your pocket guides.

## What is Pension Credit?

Pension Credit is a means-tested benefit for older people.

There are 2 parts and you can be entitled to both:

- **Guarantee Credit** – which brings a household's income up to a guaranteed minimum
- **Savings Credit** – can provide extra money to some people who already have higher savings or income.

## What is the Winter Fuel Payment?

Winter Fuel Payment is an annual tax-free payment for households including a person over State Pension age receiving a qualifying benefit. (*Universal Credit, Pension Credit, Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, or Child Tax Credit and/or Working Tax Credit award of at least £26 for 2024/25*). For the Winter of 2024-25, you qualify if you were born on or before 22 September 1958 and you get a qualifying benefit.

Claiming Pension Credit now means you can get the Winter Fuel Payment for the winter 2024-25.

Households that are eligible normally receive this payment automatically.

If you have any questions about the Winter Fuel Payment, call **0800 731 0160** or see [www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)

## How to claim Pension Credit

To claim Pension Credit, either:

- go to [www.gov.uk/pension-credit/how-to-claim](http://www.gov.uk/pension-credit/how-to-claim) to apply online
- call the Pension Credit claim line on **0800 99 1234** (lines are open Monday to Friday, 8am-6pm)
- Request a paper form by calling the number above – or print a copy at [www.gov.uk/government/publications/pension-credit-claim-form--2](http://www.gov.uk/government/publications/pension-credit-claim-form--2)

Pension Credit claims must be made by 21 December 2024 to unlock the Winter Fuel Payment in winter 2024-25. If you want to apply by phone, you need to call to apply by 20 December 2024.

It's useful to have the following details to hand when making a claim:

- National Insurance number
- bank account details
- details of income, savings and investments
- information about pension (if applicable)
- details of any housing costs (such as service charges or ground rent)

## Which part can I claim?

### You may be eligible for Guarantee Credit if

- Single people and couples where both partners have reached State Pension age (66 years old for both men and women)
- those with an income of less than £218.15 (if they're single), or less than £332.95 (if they're a couple). *You may still qualify if you have extra costs, for example, because you have a disability or you care for someone, including looking after a child who lives with you.*

### You may be eligible for Savings Credit if:

- those who reached State Pension age before 6 April 2016
- couples that both reached State Pension age before 6 April 2016

## Where to find advice

Contact your local Age UK for help and advice about apply for Pension Credit or receiving the Winter Fuel Payments.

Age UK Norwich  
Tel: 01603 496333  
Email: [enquiries@ageuknorwich.org.uk](mailto:enquiries@ageuknorwich.org.uk)

You can also call the Age UK advice line on **0800 169 6565**. Lines are open 8am-7pm, 365 days a year.