



MRS ALMERINDA KAYE
3 ST. PETERS CL
KNAPTON
NORTH WALSHAM
NORFOLK
NR28 0TW

The Pension Service 12
Post Handling Site B
Wolverhampton
WV99 1AP

Account Holder:
MRS ALMERINDA KAYE

Your reference:
PW780371

27 February 2025

Pension Credit

About your application

Pension Credit Award Notice and Statement of Details

Dear MRS KAYE,

Thank you for contacting The Pension Service and making an application for Pension Credit.

We are pleased to tell you that **you are entitled to** Pension Credit of £67.10 a week from 15 April 2024.

Pension Credit is made up of two parts:

Guarantee Credit

Guarantee Credit may be paid to you if you have reached the minimum qualifying age. It tops up weekly income to a guaranteed minimum level.

Savings Credit

Savings Credit is for those who have saved some money towards their retirement such as savings or a second pension. You may be able to get it if you are 65 or over. People can get Savings Credit as well as Guarantee Credit.

Changes to Savings Credit from 6 April 2016

The Savings Credit part of Pension Credit has been removed for people reaching **State Pension age on or after 6 April 2016** and

We have many different ways we can communicate with you.

If you would like braille, British Sign Language, a hearing loop, translations, large print, audio or something else please tell us using the phone number below.

www.gov.uk
Telephone: 0800 731 0469
Textphone: 0800 731 0464

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for some couples where one member reaches State Pension age on or after that date.

State Pension age before 6 April 2016 - Those reaching State Pension age before 6 April 2016 can still get Savings Credit, depending on their circumstances, regardless of when they apply.

Couples where one person reaches State Pension age before 6 April 2016 and the other reaches State Pension age on or after 6 April 2016 - There will be no new awards of savings credit for these couples.

They will only get Savings Credit if one member of the couple:

- reached State Pension age before 6 April 2016;
- was entitled to Savings Credit immediately before 6 April 2016; and
- has been entitled to Savings Credit at all times since 6 April 2016.

You can find more information about this in the enclosed leaflet Changes you must tell us about.

Health costs

Because you have been awarded Guarantee Credit, you are entitled to help with health costs to cover things like dental treatment. Please see the enclosed leaflet Other help you may be entitled to which tells you more about this. You need to show this letter to your health service provider to prove you get Guarantee Credit.

Money we will pay you

From 15 April 2024 your total payment will be £67.10 a week (your Pension Credit amount is £67.10).

The payment is made up of:

Pension Credit Guarantee Credit	£67.10
Total	£67.10

We have taken all your relevant income into account to work out your entitlement to Pension Credit.

Changes to the amount we will pay you

From 13 May 2024 your total payment will change to £60.10 a week (your Pension Credit amount is £60.10).

- There has been a change to savings or investments.

Your new payment will be made up of:

Pension Credit Guarantee Credit	£60.10
Total	£60.10

From 07 April 2025 your total payment will change again to £63.69 a week (your Pension Credit amount is £63.69).

- There has been a change in the amount of State Pension you receive.
- Pension Credit and social security benefits are increasing.
- There has been a change to other benefits.

Your new payment will be made up of:

Pension Credit Guarantee Credit	£63.69	□
Total	£63.69	

Christmas Bonus

If you are entitled to Pension Credit Guarantee Credit for the first full week in December, we will pay you a £10.00 Christmas Bonus unless your Christmas Bonus is already paid with another benefit or allowance.

About the money we owe you

If we owe you any arrears we will make a further payment to you. This payment may be issued separately to you or added to your next payment. We will pay any arrears by your chosen payment method.

What to do now

The decision on your entitlement is based on information provided by you or your representative and information that is already held by us. Please check carefully the Statement of Details in this letter and tell us at once if any of the information is wrong as it may affect your entitlement. You must also tell us promptly of anything that may affect your entitlement to Pension Credit or the amount payable. Tell us immediately if:

- any of the information is wrong
- any of the information has changed since you last told us
- any of the information changes in the future. Please read the paragraph **Changes you must tell us about** for more information.

You can contact us on the numbers shown on the front of this letter.

If our decision is based on incorrect information we will look at the decision again and may revise the amount we are paying you. If we increase the amount, we will pay any money owed to you. If we decrease the amount, you may have to pay back any money you should not have had. We will write to you separately about this.

Further information about what to do if you think our decision is wrong is included under the heading **If you want to know more about this decision or if you think it is wrong** at the back of this letter.

Please turn over

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Changes you must tell us about

If your circumstances change, the amount of Pension Credit you get may be affected. This means you must tell us about all changes in your circumstances. You must read the enclosed leaflet Changes you must tell us about which explains more about income from annuities, work related or personal pensions and the types of changes you need to report. You should also keep the leaflet in a safe place for future reference.

If the information you have given is incorrect or you fail to notify the Department of a change in circumstances, you may be liable to prosecution or other action.

Housing Benefit and Council Tax Reduction

If you receive Housing Benefit and/or a reduction in Council Tax you still have to report to your Local Authority any changes to your Savings/Capital if the amount ever exceeds £16,000.

If you are a Self Assessment taxpayer

The amount of your State Pension affects the amount of Pension Credit we can pay you. State Pension is taxable and it is important that you advise us of either your actual or forecast income tax liability so that we can make sure you are getting the correct amount of Pension Credit. You can find out more about income tax at www.hmrc.gov.uk or by contacting the Tax Office. The telephone number can be found in The Phone Book under HM Revenue and Customs.

Yours sincerely,

Office Manager

Treating people fairly

We are committed to the Equality Act 2010 and treating people fairly. To find out more about this law, search 'Equality' on www.gov.uk

Call charges

Calls to 0800 numbers are free from UK personal mobiles and landlines.

Why DWP needs personal information and how we treat it

We treat personal information carefully. We may use it for any of our purposes. To learn more about information rights and how we use information, please visit our DWP Personal Information Charter at www.gov.uk/dwp/personal-information-charter

Statement of Details

Part 1 About you

Title	MRS
Forenames	ALMERINDA MARQUES NUNES
Surname or family name	KAYE
National Insurance number	PW780371D
Date of birth	01 June 1939
Daytime phone number	Home - 01263 721304
Permanent address	3 ST. PETERS CL KNAPTON NORTH WALSHAM NORFOLK NR28 0TW

You told us that you are not registered blind.

You told us that your nationality is BRITISH.

You told us you have the right of abode in the United Kingdom.

Part 2 About your partner

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

We do not need any of your partner's details if:

- either you or your partner are permanently in a care home, or
- your partner lives permanently abroad

This is because, in these circumstances, your partner details do not affect your entitlement to Pension Credit.

We asked for details of your partner and you told us:

You do not have a partner.

Part 3 When you want to apply from

You told us that you want to apply from: 15 April 2024

The reason you think you qualify from this date is because:

Bereavement

Part 4 About where you live

We asked for details about where you live and you told us:

You own the property.

You do not have a mortgage or a home loan on your home.

You are responsible for paying the rent or council tax for the place where you live. The name of your council is NORTH NORFOLK DISTRICT COUNCIL.

You have not claimed and are not about to claim Housing Benefit.

You have claimed or are about to claim a reduction in Council Tax.

You do not pay service charges for the place where you live.

You do not pay ground rent for the place where you live.

Part 5 About benefits

We asked for details of any benefits that you are entitled to, receiving, or have claimed and are waiting to hear about and you told us:

You are receiving the following benefits:

- Retirement Pension
- Retirement Pension

No one gets Carer's Allowance or Carer Support Payment for looking after you.

Part 6 About people who live with you

We asked you about people who live with you and you told us:

There are other people who live in your household apart from you.

Person 1

Name MARK KAYE

Sex Male

Date of birth 22 August 1974

They do not get Pension Credit.

They do not get Income Support or income-based Jobseeker's Allowance.

They are not on a Youth Training Scheme or equivalent.

They are not studying full time up to A level, NVQ Level 3 or equivalent.

They are not under 18 years of age.

They do not get Attendance Allowance, Constant Attendance Allowance, Disability Living Allowance or Personal Independence Payment.

They are not registered blind.

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They are not employed by a charity or a voluntary organisation to care for you.
They are not a joint tenant or co-owner of your home.

We asked whether any of the people that live in your household are married or civil partners of each other, or are living together as if they are married or in a civil partnership and you told us:

None of the people that live in your household are married or civil partners of each other, or are living together as if they are married or in a civil partnership.

Part 7 About time in hospital

We asked for details of time spent in hospital as an inpatient and you told us:

You are not in hospital as an inpatient.

Part 8 About care homes

We asked whether you were staying in a care home and you told us:

You are not staying in a care home.

Part 9 About non-state pensions

We asked you about your non-state pensions. By this we mean private pensions, money from a place where you used to work, or any other pension.

If you have given us details of your non-state pension provider, we may have shown this more than once. This is to take into account all changes used to assess your entitlement to Pension Credit.

You told us:

You have not paid into a pension scheme.

You do not expect to get a pension in the next 12 months.

You do not get a non-state pension.

Part 10 About savings and investments

We asked you about savings and investments and you told us:

The total amount of your savings or investments is £13,054.98

You do not own any other property or land in this country or abroad, other than the place where you live.

Other money

Other money also includes the total value of any National Savings Certificates held.

You have told us you have £13,054.98 other money.

Part 11 About current earnings

We asked you about current earnings and you told us:

You have no current earnings.

You do not get Child Benefit.

Part 12 About other money coming in

We asked you about other money coming in and you told us:

You do not have any other money coming in.

Part 13 About making payments to you

You have not agreed to combine your State Pension and Pension Credit payments.

Payment details

Your chosen payment method details are known to us but have not been stated in this letter for security reasons.

Please tell us straight away if your chosen payment method details change.

Payments to be made every week

What to do if you think this decision is wrong

We have made a decision about your entitlement to Pension Credit. If you want to know more about this decision or if you think it is wrong, please follow the guidelines below.

If you think the decision is wrong, please get in touch with us by telephone or in writing, within one month of the date of this letter. If you do not contact us within one month of the date of this letter we may only be able to change the decision from the date you contact us. Our telephone number and address are on the front page of this letter.

You can appeal against this decision, but you cannot appeal until we have looked at the decision again. We call this a **Mandatory Reconsideration**.

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You, or someone who has the authority to act for you, can:

- ask us for an explanation of the decision, or
- ask for a written statement of reasons for the decision, if we have not already sent one
- ask us to look at the decision again, to see if it can be changed. There may be some facts you think we have overlooked, or you may have further information that affects the decision.

When we have looked at the decision again, we will send you a letter explaining what we have done. We call this a **Mandatory Reconsideration Notice**. This will include the information you need to be able to appeal.

Important - changes you need to tell us about

You must tell us promptly of anything that may affect your entitlement to State Pension or Pension Credit, or both if you receive them, or the amount(s) payable. If you fail to promptly notify the Department of a change in circumstances, you may be liable to prosecution or other action.

The easiest way to tell us about something that has changed is to phone us on the number shown on the front of this letter. If you do not want to use the telephone you can write to us at the address on the front of this letter.

How we collect and use information

When we collect information about you we may use it for any of our purposes. These include dealing with:

- social security benefits and allowances
- child support
- employment and training
- financial planning for retirement
- occupational and personal pension schemes.

We may get information about you from others for any of our purposes if the law allows us to do so. We may also share information with certain other organisations if the law allows us to.

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