

---

**Changes to legislation:** Pensions Act (Northern Ireland) 2015, Paragraph 74 is up to date with all changes known to be in force on or before 19 March 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

---

## SCHEDULES

### SCHEDULE 12

#### STATE PENSION: AMENDMENTS

### PART 3

#### AMENDMENTS TO DO WITH STATE PENSION CREDIT

**74** After that section insert—

**“3ZA Power to limit savings credit for certain mixed-age couples**

(1) Regulations may provide that, in prescribed cases, a person who is a member of a mixed-age couple is not entitled to a savings credit.

(2) For example, the regulations could provide that a member of a mixed-age couple is not entitled to a savings credit unless—

(a) the person has been awarded a savings credit with effect from a day before 6 April 2016 and was entitled to a savings credit immediately before that date, and

(b) the person remained entitled to state pension credit at all times since the beginning of 6 April 2016.

(3) In this section “mixed-age couple” means a couple (whenever formed) one member of which had attained pensionable age before 6 April 2016 and the other had not.”.

---

#### Commencement Information

**II** Sch. 12 para. 74 in operation at 14.9.2015 by S.R. 2015/329, art. 2(2)(c)

**Changes to legislation:**

Pensions Act (Northern Ireland) 2015, Paragraph 74 is up to date with all changes known to be in force on or before 19 March 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations.

[View outstanding changes](#)

**Changes and effects yet to be applied to :**

- specified provision(s) transitional provisions for effects of commencing S.I. 2017/297, art. 2 by [S.R. 2017/58](#) Order