

*Changes to legislation: There are currently no known outstanding effects  
for the Pensions Act 2014, Part 3. (See end of Document for details)*

## SCHEDULES

### SCHEDULE 12

#### STATE PENSION: AMENDMENTS

#### PART 3

##### AMENDMENTS TO DO WITH STATE PENSION CREDIT

88 The State Pension Credit Act 2002 is amended as follows.

##### Commencement Information

- I1** Sch. 12 para. 88 in force at 7.7.2015 for specified purposes by S.I. 2015/1475, art. 2(2)(a)  
**I2** Sch. 12 para. 88 in force at 6.4.2016 so far as not brought into force earlier by an order, see s. 56(1)(4)

89 In section 3 (savings credit), for subsection (1) substitute—

- “(1) The first of the conditions mentioned in section 1(2)(c)(ii) is that the claimant—
- (a) has attained pensionable age before 6 April 2016 and has attained the age of 65 (before, on or after that date), or
  - (b) is a member of a couple, the other member of which falls within paragraph (a).”

##### Commencement Information

- I3** Sch. 12 para. 89 in force at 6.4.2016, see s. 56(1)(4)

90 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.

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- (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.”

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**Commencement Information**

**I4** Sch. 12 para. 90 in force at 7.7.2015 by S.I. 2015/1475, art. 2(2)(d)

91 In Schedule 1 to the Pensions Act 2007, omit paragraph 44.

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**Commencement Information**

**I5** Sch. 12 para. 91 in force at 6.4.2016, see s. 56(1)(4)

**Changes to legislation:**

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