Payment advice notes

For use from October 2012

Please keep these notes for future reference
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These notes are for guidance only and are not an authoritative statement of the law. They do not affect any right of appeal.
Introduction

Child Benefit is a UK benefit. The UK is England, Scotland, Wales and Northern Ireland.

We can pay Child Benefit for a child or a qualifying young person. A qualifying young person is someone who is 16, 17, 18 or 19 and in full-time, non-advanced education or approved training.

If you are not sure what we mean by qualifying young person please contact us.

Whenever we use the term child or children, we also include a qualifying young person or qualifying young people.

These notes tell you about getting your Child Benefit. They also explain the changes that can affect your entitlement. You must tell us straight away if any of these changes happen. If you do not and you are paid too much, we may ask you to pay this money back.
Getting your money

We usually pay Child Benefit every four weeks direct into a bank, building society or Post Office® card account unless you have chosen not to get payment.

You can get your money every week if:
• you are bringing up a child or children on your own, or
• you or your partner are getting
  - Income Support
  - income-based Jobseeker’s Allowance
  - Pension Credit or
  - income-related Employment and Support Allowance.

We use partner to mean a person you are married to, a civil partner, or a person you are living with as if you are married or as a civil partner.

If you need weekly payments for some other reason for example, you cannot manage with four-weekly payments, please contact us.

If you are a Crown servant working outside the UK, we normally pay Child Benefit direct into a UK bank account.

If you have an Individual Savings Account (ISA) we recommend that you do not have your Child Benefit paid into it. There is a limit on the amount that you can pay into these accounts. Your bank or building society will reject your Child Benefit payment if it takes you over that limit.
Changes that can affect the amount of Child Benefit you are entitled to

Changes that happen to you

If you have a baby or another child comes to live with you, ask us for a Child Benefit claim pack or complete a claim form online at www hmrc gov uk/childbenefit

If you have not had your baby yet, the Bounty pack you get from the hospital when the baby is born has a Child Benefit claim pack inside.

Other changes

You must tell us if any of the following changes happen.

• You change your address. We will stop your benefit if we cannot contact you at the address you have given us.
• You change the account your Child Benefit is paid into.
• You get married, form a civil partnership, or start to live with someone as if you are married or as a civil partner and both of you get Child Benefit.
• You change your name.
• You stop living with your partner and both of you are getting Child Benefit. We can then pay the higher rate of Child Benefit for the eldest child in both families.
• You leave the UK temporarily for more than eight weeks.
• You leave the UK permanently. If at the start of your absence you are likely to be away from the UK for more than 52 weeks, we treat this as permanent.
• You leave either
  - Great Britain (England, Scotland or Wales) to go to Northern Ireland, or
  - Northern Ireland to go to Great Britain for more than eight weeks.
• Your immigration status is changed by the Home Office.
• You or your partner start paying social security contributions to a country outside the UK.
• You or your partner get a social security benefit from a country outside the UK.
• You or your partner start work outside the UK.
• You start getting paid by a local authority (in Northern Ireland, a Health and Social Services Board or Trust) for a child you are looking after.

Tell us straight away if the person who gets Child Benefit dies.
Changes that happen to a child

Children living away from home
You must tell us if a child:

• has lived away from you for
  - more than 56 days in any 16 week period, or
  - at least one day each week in the last eight weeks and they are
    - being looked after by a local authority (in Northern Ireland, a Health and Social Services Board or Trust) or
    - a voluntary organisation, or
    - detained in secure or non-secure accommodation
• leaves the UK temporarily for more than 12 weeks
• leaves the UK permanently. If at the start of their absence they are likely to be away from the UK for more than 52 weeks, we treat this as permanent
• leaves either
  - Great Britain (England, Scotland or Wales) to go to Northern Ireland permanently, or
  - Northern Ireland to go to Great Britain permanently
• is in hospital for 12 weeks or more, or
• is in residential accommodation which is provided because of their disability or health.

You do not need to tell us about children away at boarding school in the UK who come home in the school holidays.
Changes in their education or training
We will write to you to find out if a child aged 16 or over is continuing in full-time, non-advanced education or approved training and, if so, the date you expect them to leave. You must tell us if they leave full-time, non-advanced education or approved training before the date you have given us.

By full-time education we mean an average of more than 12 hours supervised study a week during term time, not counting breaks for meals and homework.

You must tell us straight away if a child aged 16 or over cannot attend full-time, non-advanced education or approved training. We may be able to pay Child Benefit for up to six months if there is a good reason for their break in attendance. And, if their absence is caused by illness or disability, we may be able to pay Child Benefit for more than six months.

You must also tell us if a child aged 16 or over:
- reduces the time they get supervised study at school or college to an average of 12 hours a week or less
- starts a course of advanced education, for example NVQ level 4 or above, teacher training or any course in preparation for a degree
- starts being educated somewhere other than a school or college — for example at home
- leaves full-time, non-advanced education or approved training and starts working 24 hours a week or more for which payment is received or expected
- starts approved training which is provided by a contract of employment
- starts full-time, non-advanced education which is provided by an employer or office they hold
- starts a course which is not an approved training course
- stops being registered with a careers service or Connexions — if you are getting an extension of Child Benefit for them (of up to 20 weeks).
Other changes
You must tell us if a child:
• changes their name
• starts to get
  - a tax credit
  - Income Support
  - income-based Jobseeker’s Allowance
  - Incapacity Benefit, or
  - Employment and Support Allowance
• marries, forms a civil partnership, or starts to live with someone as if they are married or as a civil partner
• dies (you may get support for an additional eight weeks).

Important
Child Benefit stops when a child reaches age 20.
We cannot pay after age 20 for any reason.
Guardian’s Allowance

Guardian’s Allowance is for people bringing up a child because the child’s parents have died. Sometimes we can pay Guardian’s Allowance when only one parent has died. You do not have to be the child’s legal guardian to get this allowance, but you must be entitled to Child Benefit for that child.

If you want a claim pack, phone the Guardian’s Allowance Unit on 0845 302 1464.

Changes that can affect payment of Guardian’s Allowance

If you are getting Guardian’s Allowance because the surviving parent is serving a prison sentence, or detained in hospital, you must tell us if they:
• make a payment towards their child’s upkeep at any time
• come out of prison or hospital, or
• have their sentence reduced.

If you are getting Guardian’s Allowance because the surviving parent’s whereabouts is not known, you must tell us if the whereabouts of the surviving parent becomes known.
Other things you might need to know

National Insurance (NI) credits
Before 6 April 2010, if you got Child Benefit for a child under 16, you automatically qualified for a scheme called Home Responsibilities Protection (HRP), which helped to protect your State Pension.

From 6 April 2010, for each week that you are entitled to Child Benefit for a child under 12, you will get weekly NI credits to protect your future entitlement to State Pension.

If you reach State Pension age on or after 6 April 2010, any complete tax years of HRP you have already built up before 2010 will be converted into qualifying years. Up to 22 years of HRP can be converted into qualifying years for State Pension.

Earnings Factor credits
Before 6 April 2010, if you got Child Benefit for a child under 6, you automatically built up entitlement to an additional pension through State Second Pension.

From 6 April 2010, for each week that you are entitled to Child Benefit for a child under 12, you will get weekly Earnings Factor credits to protect your future entitlement to the State Second Pension.

You will be able to combine National Insurance and Earnings Factor credits with other qualification routes, such as NI contributions, in order to build up a year of entitlement.

Further information
For further information:

- go to www.direct.gov.uk/pensions or
- phone the Pension Service Helpline on 0845 606 0265 or textphone on 0800 731 7339.

You can also:

- go to www.hmrc.gov.uk or
- phone the National Insurance Helpline on 0845 302 1479.
  For opening hours go to www.hmrc.gov.uk/contactus
How to contact us

To contact us for help:
• go to www.hmrc.gov.uk/childbenefit
• phone our helpline
• write to us.

If you are in the United Kingdom

Phone 0845 302 1444
Minicom/textphone 0845 302 1474
If your preferred language is Welsh 0300 200 1900
Write to Child Benefit Office
PO Box 1
NEWCASTLE UPON TYNE
NE88 1AA

If you are overseas

Phone 00 44 161 210 3086
Write to Child Benefit Office
PO Box 1
NEWCASTLE UPON TYNE
NE88 1AA
UK

When you contact us, please tell us:
• your full name
• your National Insurance number
• your Child Benefit number and
• a daytime phone number.

We can reply to you in a different format if you ask us to. For example, Braille, audio or large print.

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to www.hmrc.gov.uk/charter