

## WINTER FUEL PAYMENT – ACTION NEEDED IF YOUR INCOME WILL EXCEED £35,000

### Who is affected?

From winter 2025/26, the Winter Fuel Payment (worth £100–£300 depending on age) will only be available in full to pensioners whose **total taxable income** is **£35,000 or less**.

If your income is over the limit – even by £1 – HMRC will reclaim the **whole payment** through your tax bill.

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### Key Deadline

**Opt-out deadline: Sunday 14<sup>th</sup> September 2025**

If you do nothing, HMRC will pay you and recover the full amount later through your tax code (2026/27) or your 2025/26 tax return.

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### How to Opt Out

You can opt out in **two ways**:

1. **Online form**
  - Go to: [www.gov.uk](http://www.gov.uk) and search “Opt out of Winter Fuel Payment”
  - Fill in the online form before the deadline.
2. **By phone**
  - Call **0800 731 0160**
  - Select **option 2** (be prepared for a short recorded message before getting through).

You will need:

- Your National Insurance number
- Your total taxable income estimate for 6 April 2025 – 5 April 2026 (include state and private pensions, savings interest, dividends, rental income, etc.)

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### If Your Income Changes

- If you opt out but later find your income is £35,000 or less, you can **opt back in** until **31 March 2026** and get the payment backdated.

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### Watch Out for Scams

- HMRC will **never** ask for your bank details by phone, text, or email.
- Only use the official gov.uk website or the phone number above.

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**Tip:** If you're happy for the payment to be clawed back through your tax return, you don't need to opt out – just let us know so we can include it on your return.

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