

New claims

Payment account details

Universal Credit must be paid into the bank, building society, Credit Union, or Post Office Card Account that is in the claimant's or partner's own name. If they don't have their own account, they are required to open one.

If the account is in the claimant's maiden name and it has been fully verified, they can use that account for their Universal Credit.

If the claimant has an appointee, then the appointee becomes the claimant for Universal Credit purposes and the bank account can therefore be in the appointee's name, see Appointees

All about the Universal Credit Full Service

How are payments made?

Universal Credit is paid monthly. This must be paid into the bank, building society, Credit Union, or Post Office Card Account that is in the claimant's name. If they don't have their own account, they are required to open one.

The amount paid is calculated each month, and depends on the claimant's circumstances and earnings during that time. This is known as an assessment period.

Payments will usually be paid on the same date each month or earlier if the date falls on a weekend or bank holiday.

Claimants previously in receipt of tax credits should be advised that their tax credits will stop as soon as they make a claim to Universal Credit.

Advances

Universal Credit Advance (new claim or change of circumstance) – payment

Universal Credit must be paid into the bank, building society, Credit union or Post Office Card Account(POca) account that is in the claimant's or partner's own name. If they don't have their own account, they are required to open one.

If the account is in the claimant's maiden name and it has been fully verified then Universal Credits payments can be made into that account.

Only in exceptional circumstances if the claimant cannot open one of the above accounts can a Post Office Card account, be accepted for payment of Universal Credit.

If the claimant has an appointee and the appointee becomes the claimant for Universal Credit purposes. The appointee's bank account can be used.

Advances are paid by BACS transaction into the account that the claimant is using, Faster Electronic payments should only be made where there are exceptional circumstances that require this.