

Pensioners urged to be alert to Winter Fuel Payment scams

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Winter Fuel Payments paid in winter 2025 will be recovered from pensioners with income above £35,000.

- Check if your payment will be reclaimed at GOV.UK - you don't need to contact HM Revenue and Customs (HMRC).
- Scammers may try to trick customers into handing money over.

Pensioners are being warned to be on high alert for scams as the recovery of Winter Fuel Payments begins this month.

Almost two million people are expected to repay their winter 2025 payment due to their annual income being more than £35,000 - for most, an automatic process.

HMRC saw more than 25,000 Winter Fuel Payment scam referrals over the last 12 months and is warning that scammers may now use the recovery process as a hook to use texts, emails and phone calls to target this group.

For most, the payment will be recovered through a change to their PAYE tax code from this month (April 2026) with no need to contact HMRC. For those in Self Assessment who file online, the payment should be pre-populated in their 2025 to 2026 tax return, due by 31 January 2027. Customers should check and add it manually if it is not shown. Paper filers will need to add it on their tax return, due by 31 October 2026.

This applies across the UK - including in Scotland, where the payment is known as the Pension Age Winter Heating Payment and in Northern Ireland, where payments were made by the Department for Work and Pensions on behalf of the Northern Ireland Executive. In all cases, recovery is handled by HMRC.

Myrtle Lloyd, HMRC's Chief Customer Officer, said:

Criminals are great pretenders and often use fake letters, emails, calls and texts to impersonate HMRC and trick people into giving them money.

I'd encourage anyone who's unsure to use our online tool at GOV.UK to check whether and how their payment will be recovered - there's no need to call us.

HMRC will never contact people by text or email to ask them to repay their Winter Fuel Payment, or to request bank details.

People can use HMRC's online checking tool at GOV.UK to see whether their payment will be reclaimed and how.

Further information

For a typical Winter Fuel Payment of £200, PAYE customers with income more than £35,000 will pay approximately £17 per month extra in tax during the 2026 to 2027 tax year to recover their payment.

Further information on HMRC's recovery approach can be found at www.gov.uk/guidance/paying-back-the-winter-fuel-payment.

To report a suspicious text claiming to be from HMRC, forward it to 60599. To report a suspicious email, forward it to phishing@hmrc.gov.uk. To report a scam phone call, visit GOV.UK. If you have had money stolen, contact your bank immediately and report it to Action Fraud. In Scotland, contact police on 101.

For more advice on staying safe online, visit www.gov.uk/stophinkfraud.

For Self Assessment customers who need support, there is help available online, including:

- HMRC's digital assistant
- Guidance, helpsheets and YouTube videos
- Live and recorded webinars
- The HMRC app for payments, checking your Unique Taxpayer Reference and setting payment reminders
- Email updates for Self Assessment reminders
- Extra support for those who need help

<https://www.gov.uk/government/news/pensioners-urged-to-be-alert-to-winter-fuel-payment-scams>