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I've been trapped in a state pension top-ups nightmare for THREE YEARS

- Top-ups money gone missing? Email: pensionquestions@thisismoney.co.uk

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A despairing 72-year-old whose state pension top-up payment went missing for three years has condemned his treatment at the hands of the Government.

William Cather is the latest This is Money reader to complain of contradictory advice, unanswered letters, phone wait times lasting hours, and staff who fail to help when your call does get through.

The business consultant contacted us recently about the £800 he paid in April 2022, saying: 'My story will be all too familiar to you.'

'Expensive phone calls from the US have not helped to clarify my status, or to "find" the missing payments.'

Dr Cather, who has worked in the US since 2021, also says he has twice sent bank statements to HMRC as evidence of payment and asked for assistance, but received no reply.

Many Britons are trying to make top-ups payments right now to beat a 5 April deadline to fill missing years stretching back to 2006, after which you can only backdate six years.

But we constantly hear from readers whose money has got lost in the system, which is run jointly by HMRC and the Department for Work and Pensions.

Last week, we revealed the case of a **66-year-old who handed over £15,000 months ago** and felt let down by the 'chaotic' process.

People **living in the UK report top-up delays too**, but problems appear more prevalent if you work abroad now or did in the past - we highlight three further cases below.

If you are buying top-ups for years when you lived abroad, you cannot use the **online top-ups tool** the Government launched last spring, although you can use the new **callback service**.

Dr Cather told us 'Thank you for your continuing campaign regarding the state pension debacle, which shows little sign of improvement.

'As the government deadline looms, I await the promised callback from DWP. I have resent unanswered questions to DWP and HMRC. I have been unable to determine my forecast or status regarding my state pension.

Request a call back to pay voluntary National Insurance contributions

Complete this form if you're struggling to contact the Department for Work and Pensions (DWP) by phone to pay voluntary National Insurance Contributions.

DWP will contact you on the phone number you provide in this form to discuss payment of voluntary National Insurance contributions.

If you submit a request by the 5 April 2025 deadline, you will still be able to pay voluntary National Insurance contributions after the deadline has passed.

If you have already requested a call back, please do not send another request.

Full name

Phone number

For international numbers include the country code.

The Government has launched a **callback service to request help buying top-ups - but it hasn't told us how long this page will stay up**

'Over the years, I have received contradictory advice from various DWP staff, paid for voluntary contributions that were never credited to my National Insurance record, and continue to be confused by the recent changes to the website.'

He also describes his experiences phoning the Government helpline, saying: 'As you will know, the wait time on calls to DWP International Centre can be hours.'

'Often, after waiting a while, the call ends abruptly. In the two recent calls, I could get no answer to either what I have paid and need to pay, and whether this one payment was credited to my NI record. It does not appear on my accessible record online.'

He adds: 'I recognise that I am not alone. But that doesn't resolve my concern, or the loss of £800.'

After we asked the DWP and HMRC to look into his case, they said Dr Cather's £800.80 payment was allocated to the 2011-2012 tax year, but a review revealed it brought no improvement to his state pension.

Therefore, £158.60 of his payment was allocated to 2016-17 to boost his state pension, with the remainder refunded to him.

The Government offered no explanation for why it had not done this during the past three years, nor responded to Dr Cather's many attempts to resolve the matter himself.

It also did not say it intends to apologise to him or pay compensation, as it has done for other readers whose problems are highlighted below.

Attempts to track down lost cash get nowhere - until we demand answers

Our latest investigation uncovered further failures to assist expats or those who previously worked abroad find missing top-ups cash.

In the following cases, large amounts of money got lost in the system for months and even years, but when people tried to chase it up with Government staff on their own they got nowhere.

“The delays and confusion people are facing feels absolutely shambolic”

Liberal Democrat Work and Pensions spokesperson, Steve Darling MP

- A 51-year-old operations manager living in UAE handed over around £2,000 in June last year.

She also had a standing order set up to pay ongoing voluntary contributions to HMRC, but when she changed banks this was not carried over, and her efforts to restart them ended in frustration.

After our intervention, the Government said it had written to her to apologise for the delay in allocating her payments and would pay her redress.

It also promised to help her set up a new standing order. She has since received a letter offering £75 compensation.

- A financial professional, 53, who moved home to London a few years ago after 20 years working in Asia, paid just over £2,300 in April last year.

After we flagged his case, the Government said it had written to him to apologise for the delay and would pay him redress. He has also been offered £75 compensation.

- An insurance company employee aged 50, who is based in Hong Kong, paid nearly £7,900 in January 2023.

In response to our enquiries, the Government said he had not advised it what the payment was for when it was made, and he had overpaid for his voluntary NI contributions.

It wrote to him requesting he fill in a CF83 online form for people who live abroad, which he had done, it added. After we raised his case, the Government said it had allocated his payment to his NI record, issued a partial refund, written to apologise, and paid him redress for the delay.

Liberal Democrat Work and Pensions spokesperson, Steve Darling MP, says: 'The delays and confusion people are facing feels absolutely shambolic.

'I fear this is yet another example of the systemic failure we are seeing across DWP, with severe delays from Access to Work to pension credit applications.

'The Government need to sort these cases out with urgency to respect the finances of hardworking people.'

Ros Altmann, a former Pensions Minister who now sits in the House of Lords, says: 'It seems to me that the major problems are occurring with people who either live overseas now, or have spent time abroad and whose National Insurance records will be more complicated.

'The worrying factor is the long waits and the difficulties for people to get through on the phone lines with an international call.

'It sounds as if DWP needs to increase capacity or efficiency in its call handling procedures.'

Lady Altmann went on: 'It is also clear that getting This is Money involved will speed up the processing of your claim and get a quicker resolution. However, all the cases you mention seem to have had satisfactory outcomes, once the DWP has actually processed them.'

She adds: 'The backlogs of claims and pressure on staff levels add further pressure to the already stretched DWP workforce, which has been struggling for so long with the complexity of the system and the sheer numbers of people involved, who often need manual intervention to sort out their records.

'Having said all this, it does sound as if the DWP list of how it is prioritising cases makes sense and the situation for UK citizens seems better than those living or who worked overseas.'

The Government told us most payments will show on National Insurance records within five working days if you use the online tool to buy top-ups, and those requiring manual processing are taking around eight weeks.

More complex cases including international payments that need further checks can take longer depending on individual circumstances, it says. It is processing postal applications in date of birth order, prioritising those closest to or above state pension age.



Lady Altmann: The backlogs of claims and pressure on staff levels add further pressure to the already stretched DWP workforce

See the Government's advice on buying top-ups and getting them processed below.

A Government spokesperson says: 'Our new online tool will mean that people are able to make top-up payments after the 5 April deadline, provided they complete the call back request form ahead of that date.'

'This will enable us to ensure no one misses out, and to suitably manage demand as the deadline approaches.'

Should YOU buy top-ups by 5 April to increase your state pension?

Buying top-ups can give a generous boost to retirement income if you buy the correct years on your record.

This is Money's [guide to buying state pension top-ups](#) explains the cost and offers six golden rules on deciding if you should fill gaps by Steve Webb.

Most people can use the Government's [online state pension service](#) to check if it is worth buying missing years and to make payments, or the [HMRC app](#).

But some are not allowed to use this online tool, including people already over state pension age, those self-employed in any of the years they are trying to pay for, and those who lived abroad in the years they want to fill up now ([other excepted groups are listed here](#)).

The Government has softened the 5 April deadline on its special offer to buy years going as far back as 2006 - there are now two ways to beat it.

Phone gridlock forced the [Department for Work and Pensions to launch a phone callback system](#) for people living at home or abroad.

Lodging a request before 5 April means even if you don't hear back from helpline staff before that date, you will still be able to buy missing years going as far back as 2006.

The Government advises saving a screenshot of the confirmation message.

Top-ups money gone missing?

If you have paid and heard nothing more, write and tell us your story at pensionquestions@thisismoney.co.uk.

Unfortunately we can't help everyone so you can also contact your MP. If you are an expat, you can contact the MP in the last constituency you lived in and still request help. [Find your MP here](#).

You can also get more time to make payments by **logging into your National Insurance record**.



If you currently click 'view details' on any years for which you might want to make voluntary contributions from 2006/07 to 2016/17, you automatically get another month to pay.

Using this little-known trick means if you do this for example on 4 April, you will be given until 4 May to pay.

It is unclear how long the callback service will remain available, and This is Money is trying to establish this.

People wanting more breathing space to buy top-ups should therefore make a callback request now, or click on 'view details' on years they might want to buy on their NI record, or do both.

In the jointly-run top-ups system, HMRC is responsible for maintaining National Insurance records, which you must check for gaps in your state pension records, and processing top-up payments.

The DWP is in charge of revising state pension forecasts or payments after purchases.

It is worth knowing which department does what, so you know who to contact if necessary during the process, or later if anything goes wrong.