## **EXPLANATORY NOTE**

(This note is not part of the Regulations)

These Regulations amend the Social Security (Credits) Regulations 1975.

Regulation 8, which provides for the crediting of earnings on termination of full-time education, training or apprenticeship, is amended so that credits may be awarded in respect of a tax year only if the person concerned was undergoing full-time (part-time in the case of a disabled person) education or training, or was an apprentice for at least part of that year.

Regulation 9(3) and (5) is amended so that "day of unemployment" and "day of incapacity for work" are to be construed in accordance with section 17 of the Social Security Act 1975 and regulations made under it.

The amendment to regulation 9(9)(c) extends the circumstances in which credits for a period of unemployment may be used to satisfy the second contribution condition on a later claim for sickness benefit.

Regulation 9(9)(e) is amended to provide that it is not to apply in respect of any day after these Regulations come into force which falls within a period of interruption of employment which begins after 1st October 1988.

The Regulations also amend the Social Security (Credits) Amendment (No. 4) Regulations 1988 so as to extend the period of operation of the transitional provision in regulation 3 of those Regulations.