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## EXPLANATORY NOTE

*(This note is not part of the Regulations)*

These Regulations amend the Social Security (Claims and Payments) Regulations 1987 and the Social Security (Payments on account, Overpayments and Recovery) Regulations 1988.

Regulation 2(2) enables a person to make a claim for graduated retirement benefit and retirement pension by telephone unless the Secretary of State directs that the claim must be made in writing.

Regulation 2(3) enables a person who has made such a claim to amend it by telephone.

Regulation 2(4) provides for the date of a claim for graduated retirement benefit or retirement pension made by telephone.

Regulation 3 enables the Secretary of State to give notice of the effect regulation 11 of the Social Security (Payments on account, Overpayments and Recovery) Regulations 1988 would have, in the event of an overpayment, to a person who makes a claim for retirement pension and graduated retirement benefit by telephone, either orally or in writing.

These Regulations do not impose a charge on business.