

## How is the Overpayment recovered ?

The decision about who is liable to repay the money will be based on the facts of each individual case.

Overpayments will be recovered from an on going benefit of no less than 5% .

If you are no longer receiving benefits you will need to make an agreement with the Adjudication Officer to recover the overpayment.

If recovery is made by reducing the amount of your new entitlement you can ask us to reconsider the amount of the weekly recovery if you cannot afford it. In that case you should write to us and say what you can afford.

If you are sent a letter for the overpayment and you are unable to pay this at once or you want to arrange a payment schedule , you should write to us with an offer of repayment.

All information contained in this leaflet is in accordance with the Employment and Social Security Ordinance 2010 .

Help and advice on any aspect of this leaflet can be obtained from

**Mr Anthony Hopkins – Claims Manager**  
or  
**Mrs Gail Beard – Claims Officer**  
or  
**Mrs Carol Fuller—Claims Officer**  
At  
**Social Security Office**  
**The Treasury**  
**Post Office, First Floor**  
**Jamestown**  
**St. Helena Island**

**Telephone Number: 22605**

Or

**E-mail–**

**Anthony on**  
**[anthony.hopkins@sainthelena.gov.sh](mailto:anthony.hopkins@sainthelena.gov.sh)**

**Gail on**  
**[gail.beard@sainthelena.gov.sh](mailto:gail.beard@sainthelena.gov.sh)**

**Carol on**  
**[carol.fuller@sainthelena.gov.sh](mailto:carol.fuller@sainthelena.gov.sh)**



**St Helena  
Government**

# Overpayment of Benefits

**KNOW YOUR RIGHTS  
AND OBLIGATIONS**

## What is an Overpayment?

An Overpayment of Benefits occurs when you have been paid too much benefits to which you are not entitled .

The main reason for this is failure to notify the Adjudication Officers of a change of your circumstances as soon as they occur .

## How do I know if I have an Overpayment?

If you have been overpaid in benefits you will be sent a letter telling you about the overpayment.

This letter will tell you:

- ⇒ **What caused the Overpayment**
- ⇒ **The amount of the Overpayment**
- ⇒ **The period of the Overpayment**
- ⇒ **Who is being held responsible for the repayment**
- ⇒ **How we are going to recover the amounts from the responsible person**
- ⇒ **What to do if you disagree with the decision.**

## Situations that can cause an Overpayment

.There are lots of reasons why you may have received an Overpayment.

Example;

You may have forgotten to let us know that your family income has increased,

e.g

- ⇒ **Your wages /salary**
- ⇒ **Pensions**
- ⇒ **Employment**
- ⇒ **Your Capital (Bank accounts) may have increased**
- ⇒ **Someone may have moved into or out of your home**
- ⇒ **The circumstances of any other adults in your family has changed.**
- ⇒ **Or you may have started work or changed your job.**

***IF YOUR CLAIM IS FOUND TO BE FRAUDULENT, WE WILL RECOVER ANY BENEFITS PAID TO YOU THAT YOU WERE NOT ENTITLED TO.***

## What if I do not agree with the Overpayment ?

You must read the Overpayment letter carefully as soon as you receive it. It will contain a section which explains what the overpayment is for and the dates that you have been overpaid.

We will also state the amount of money you will need to pay back to recover the overpayment.

If you disagree with the overpayment after you have read the letter you can do the following :

- ⇒ Ask for explanation by phone, write to us or visit for more information
- ⇒ Request a revision, this must be in writing within 14 days of the date of the letter that you received .
- ⇒ We will check the information we have used to assess your claim and if it is wrong we will change it.
- ⇒ You can appeal against the decision taken by the Deputy Financial Secretary, The Castle, through the Magistrates court within 14 days of the date of the letter you received.

If you decide to ask for a revision or to appeal you must tell us why you think the decision is wrong, for example:

- ⇒ If you disagree with the amount, tell us the amount you think it should be and how you have arrived at that figure.
- ⇒ If you disagree with the dates of the overpayment tell us what dates you think are correct.
- ⇒ If you think the overpayment was the result of a mistake by the Adjudication Officer, tell us why you think we made a mistake and why you did not know that you were receiving too much benefits.
- ⇒ If you think that someone else should repay the amount tell us why you should think that.

Recovery of the overpayment may be suspended whilst an appeal is being decided.

**Remember always check your award letter to your pay slip.**