

[Learn more](#)

[Close](#)

[Resources](#)
[Videos](#)
[FAQs](#)
[Calculators](#)
[Forms](#)
[News](#)



[New starter](#)

[Working life](#)

[Planning retirement](#)

[Once retired](#)

[My Pension Online](#)



[Scheme membership](#)

[Working life](#)

[Taking a break](#)

[Leaving or taking a break from the Scheme](#)

[Opting out](#)

[Deferred membership](#)

[Repayments](#)

[Transfers](#)

[Planning retirement](#)

[Once retired](#)

[Re-employment](#)

[Divorce and Pension credit members](#)

[Bereavement and family benefits](#)

[My Pension Online](#)

[Your Benefit Statement](#)

[Top 10](#)

[Valuation](#)

Repayments

Got a question about Repayments? You've come to the right place.

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What's a repayment of contributions?

If you have less than two years qualifying service (or less than 5 years before 5 April 1988), you can claim a repayment of your contributions. You won't receive the same amount of the contributions as a repayment, as deductions for tax and National Insurance will be made.

Repayments can only be made if you're a deferred member or if you've opted out of the Teachers' Pension Scheme.

How do I apply for a repayment?

To apply for a repayment you'll need to complete an **application form**. Once we have received all of the relevant information, we'll then confirm the value and make the payment into your bank account.

If I apply for a repayment will I get all of my contributions back?

The amount you will be repaid will be the contributions you've paid into the Teachers' Pension Scheme together with compound interest added at 3% per annum. Two sets of deductions will be made: one to secure your benefits in the State Pension Scheme and the other for tax. This is depending on whether you were a member prior to 6 April 2016, as membership was contracted in thereafter.

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