**SED R005 – Request for deductions from arrears**

This SED starts the Business Use Case R\_BUC\_02 - Offsetting of Overpayment with arrears. It is the request for offset of pension arrears and has a double function. It can be used as a **provisional** or **final request** and it is completed by the Case Owner.

* **Provisional request:** It should be used whenever the sending institution wants to block arrears from a claimed but not yet paid pension benefit in another Member State and when the institution doesn't have confirmed details about the overpaid amount when sending the request. In these cases the sending institution does not need to provide full details, because a final request will follow.
* **Final request:** It should be used if you actually want the Counterparty to deduct overpayments and transfer the appropriate sums to you. If you use it after a provisional request make sure that your final request is sent within 2 months of the receipt of the R006. If not, the requested institution will have to pay the arrears to the customer and you will need to use R\_BUC\_07 - Request for recovery to recover the debt.

In every case, you need to provide information on the person, the type of request and the type of pension benefit which has been overpaid. Please note that nationality in the section ‘Person’ can be repeated if the person has dual nationality.

The section 'Person' is repeatable. So in cases of survivors benefit please provide data for the beneficiary **and** for the deceased insured person separately. This will help the Counterparty to assign the case correctly.

When the SED is used as a final request, more information must be given to allow the recipient to actually carry out the deduction. For a final request, these sections become mandatory:

* *Overpayment period*. Note that the overpayment period and the arrears period in R006 may differ, but unlike R\_BUC\_01 this is not important because limitations imposed by national legislation do not apply under Art. 72(2) of Reg. (EC) No. 987/2009.
* *Overpaid total amount*. Only consider the total overpayment and arrears amounts. You don't have to consider the monthly amount or compare month by month because limitations under national legislation do not apply under Art. 72(2) of Reg. (EC) No. 987/2009.
* *Bank details*. *In this section, the mandatory fields are: IBAN, Account holder name, Payment reference.*

It is possible to add attachments to R005.

In order to see the content and explanatory notes of the SED R005 please click [here](../../OLD_Forms/R005_en.htm).