STATUTORY INSTRUMENTS

2026 No. 601 (C. 48)

SOCIAL SECURITY

The Public Authorities (Fraud, Error and Recovery) Act 2025 (Commencement No. 3) Regulations 2026

Made - - - - at 2.06 p.m. on 8th June 2026

The Secretary of State makes these Regulations in exercise of the powers conferred by section 109(1) and (3) of the Public Authorities (Fraud, Error and Recovery) Act 2025(**a**).

Citation and interpretation

1.—(1) These Regulations may be cited as the Public Authorities (Fraud, Error and Recovery) Act 2025 (Commencement No. 3) Regulations 2026.

(2) In these Regulations "the Act" means the Public Authorities (Fraud, Error and Recovery) Act 2025.

Commencement

2.—(1) The following provisions of the Act come into force, in so far as they are not already in force(**b**), on 24th June 2026—

(a) section 94 (recovery and enforcement mechanisms);

(b) section 95 (recovery from bank accounts etc);

(c) section 96 (disqualification from driving);

(d) section 97 (code of practice);

(e) section 100 (recovery: further provision);

(f) section 104 (powers of Scottish Ministers);

(g) Schedule 5 (recovery from bank accounts etc);

(h) Schedule 6 (disqualification from driving).

(2) Section 99 of the Act (recovery of costs) comes into force on 26th October 2026.

(**a**) 2025 c. 28.

(**b**) See section 109(2)(b) of the Public Authorities (Fraud, Error and Recovery) Act 2025 which provides for certain provisions, namely those that confer power to make regulations or are necessary to enable the exercise of such a power, to come into force on the day on which the Act is passed.

Signed by authority of the Secretary of State for Work and Pensions

Andrew Western
Parliamentary Under-Secretary of State
Department for Work and Pensions

At 2.06 p.m. on 8th June 2026

EXPLANATORY NOTE

(This note is not part of the Regulations)

These are the third set of commencement regulations made under the Public Authorities (Fraud, Error and Recovery) Act 2025 (c. 28) ("the Act").

Regulation 2(1) brings sections 94 to 97, 100, 104 of, and Schedules 5 and 6 to, the Act into force, in so far as they are not already in force, on 24th June 2026. Regulation 2(2) brings into force section 99 of the Act on 26th October 2026.

Section 94(2) of the Act inserts new section 80A (further methods of recovery) and new section 80B (restrictions relating to further methods) into the Social Security Administration Act 1992 (c. 5) ("SSAA"). Subsection (3) amends section 111 (delay, obstruction etc. of inspector) of the SSAA. Subsection (4) amends section 191 (interpretation—general) of the SSAA to add additional definitions.

Section 95 of the Act, amongst other things, inserts new section 80C (recovery from bank accounts) and new Schedule 3ZA (contained in Schedule 5 to the Act) into the SSAA. This makes provision for recovery of social security debt directly from the liable person's bank account and sets out detailed provisions concerning direct deduction orders. Part 1 of Schedule 3ZA includes provisions that deal with deductions from accounts; Part 2 contains provisions that deal with penalties and Part 3 contains general provisions including in relation to interpretation and regulation-making.

Section 96 of the Act inserts new section 80D (disqualification from driving) and new Schedule 3ZB (contained in Schedule 6 to the Act) into the SSAA. Schedule 3ZB makes provision for a liable person to be disqualified from driving in certain circumstances while some or all of a recoverable amount remains unrecovered, providing for suspended DWP disqualification orders; immediate DWP disqualification orders; terms of repayment; variation and revocation of orders; holding of driving licence for period of disqualification; appeals; DWP disqualification orders: further provision; information sharing and Northern Ireland licences. Section 96 also makes consequential amendments in relation to driving disqualification.

Section 97 of the Act inserts new section 80E (code of practice) into the SSAA which establishes a requirement for a code of practice for the new direct deduction order and driving disqualification powers.

Section 99 of the Act deletes subsection (3) of section 71ZE of the Act (court action etc) and inserts new section 80G (recovery of costs) into the SSAA, which states that any costs incurred by the Secretary of State in recovering an amount under sections 71 to 80 of, or new Schedule 3ZA or 3ZB to, the SSAA may be recovered as though they were recoverable under the same methods as the debt itself.

Section 100 of the Act inserts new section 80H (recovery: further provision) into the SSAA which sets out limitations on requirements for disclosure or obtaining of information under Part 3 (overpayments and adjustments of benefit) of the SSAA so as not to conflict with the provisions of existing legislation and obligations of confidence.

Section 104 of the Act provides that sections 76, 77, 99 and 100 are to be treated as pre-commencement enactments for the purposes of the Scotland Act 1998 and the Scotland Act 2016.

NOTE AS TO EARLIER COMMENCEMENT REGULATIONS

(This note is not part of the Regulations)

The following provisions of the Public Authorities (Fraud, Error and Recovery) Act 2025 have been brought into force by commencement regulations made before the date of these Regulations.

Provision	*Date of Commencement*	*S.I. No.*
Sections 1 to 72 (remainder)	1st April 2026	2026/371
Section 74 (remainder)	1st April 2026	2026/371
Section 75 (remainder)	1st April 2026	2026/371
Section 78 (remainder)	2nd February 2026	2025/1265
Section 79 (remainder)	2nd February 2026	2025/1265
Section 93	1st April 2026	2026/371
Section 98	4th December 2025	2025/1265
Section 101	1st April 2026	2026/371
Section 102	1st April 2026	2026/371
Section 103	1st April 2026	2026/371
Schedule 1	1st April 2026	2026/371
Schedule 3 (remainder)	2nd February 2026	2025/1265

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