HM Revenue & Customs

How to fill in your tax return

This guide will help you fill in your paper tax return. It is important that you read and understand the first two pages before you start the form. Then, once you have completed the paper tax return, it must reach us by **31 October 2014**.

Alternatively, why not file online? This is secure, convenient and there is on-screen help if you need it. You will have an extra three months to finish the form as online returns are due by **31 January 2015**. It is straightforward and can be found on our website.

To sign up, log in or find out more about Self Assessment Online, please go to **online.hmrc.gov.uk** When you sign up we will send you an Activation Code within seven working days. You will need this before you can use the online service. Sign up before **21 January 2015** to make sure you get it in time.

We have a range of services for disabled people. These include guidance in Braille, audio and large print. Most of our forms are also available in large print. Please contact our helplines for more information.

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Filing deadline – paper

If you decide to fill in a paper tax return we need it back by **31 October 2014** to give us time to work out your tax bill, or repayment, and let you know the result, before the payment deadline of **31 January 2015**.

If we receive your paper tax return by 31 October and you owe tax (up to £3,000) and have a PAYE tax code, we will, if possible, collect the tax you owe through next year's tax code, unless you prefer to pay it by 31 January 2015.

If you download a tax return from the internet, you must register with us to get a Unique Taxpayer Reference (UTR) and enter this number on the downloaded form before sending it to us.

If you miss the paper deadline of 31 October 2014, send it online by 31 January 2015 to avoid an automatic £100 penalty. This is because a late filing penalty is automatically charged if a paper return is received after the due date but, as the online filing date is later, you can avoid a late filing penalty if you file your return online before the online filing date, instead of filing on paper.

Filing deadline – online

The online filing deadline is **31 January 2015** (so if you miss the paper filing deadline you can still file your return online). But if you want us to collect any tax you owe through your next year's tax code you need to file your return online by **30 December 2014**. We strongly recommend online filing because:

- it is secure and convenient
- calculations are done for you automatically
- on-screen help is available if you need it
- you get an immediate acknowledgement that we have received your return.

Filing deadline – returns issued after 31 July 2014

In these circumstances the filing deadlines are extended to:

- three months after the date the return is delivered to you – for paper returns
- the later of 31 January 2015 or three months after the return or the separate notice requiring you to make a return is delivered to you – for online returns.

The date of delivery is normally taken to be no more than seven days after the date of issue.

Penalties for failing to file by the deadline

If you fail to file your return by the appropriate deadline, we will charge you a £100 penalty. You'll have to pay this even if:

- your return is just a day late
- you have no tax to pay
- you pay all the tax you owe on time.

If you still don't send it, we will also charge you the following penalties:

- over three months late – a penalty of £10 for each additional day that it is late for a maximum of 90 days (£900)
- over six months late – an additional £300 or 5% of the tax due if this is more
- over twelve months late – a further £300 or a further 5% of the tax due if this is more, or up to 100% of the tax due if information is being deliberately withheld to prevent us from assessing your liability. This could be up to 200% if the income or gains not being declared arise outside the UK.

If you miss the filing deadline for paper returns, it will be advantageous for you to file online as less penalties could be charged.

If we have sent you a tax return or a 'Notice to complete a tax return', but you don't think you need to complete a tax return this year, go to **hmrc.gov.uk/yourtaxreturn** to check.

Key dates

- **31 October 2014** – paper return filing deadline
- **30 December 2014** – online return filing deadline if you want us to collect tax due through your PAYE tax code
- **31 January 2015** – online return filing and payment deadline

Online filing

To file online go to **hmrc.gov.uk** and from the Do it online menu choose Register *(new users)* if you're a new user or *Log in* if you've used the service before.

Registration can take between seven and ten days, so make sure you register early to allow yourself plenty of time to file.

Contacts

To download the form and related helpsheets go to: **hmrc.gov.uk/sa100**

For further information about Self Assessment go to: **hmrc.gov.uk/sa** or **hmrc.gov.uk/sacontactus**

How to fill in your tax return

If you choose to fill in the paper form please read 'How to file your return' on page TR 1 of the tax return. Also:

- it is very important that you enter the correct amount in the appropriate box as we will generally accept the figures you put on your return. Errors can lead to you being asked to pay the wrong amount and can take time to correct
- enter your figures to the nearest pound and do not include pence. Round down income and round up tax paid/tax credit
- when filling in the 'amount' boxes you can start on the left by the £ sign or on the right before the decimal point – it does not matter
- you may sometimes have to enter negative amounts. Do this by entering a minus sign in the box provided, before your figures.

If you ask someone else (your accountant or tax adviser or perhaps a friend or relative) to complete your tax return for you, you remain responsible for the entries on the form. And you must sign the form. Please contact us if signing the form is a problem for you.

If you need help

You almost certainly will not need to read through all of this guide and it does not have notes for every box on the form – just notes for those that we think may need a little more explanation. We do not go into all the possible detail here – so we may sometimes refer you to helpsheets.

Getting started

First, collect your financial records for the year to 5 April 2014, such as:

- your forms P60, P11D or P45 Parts 1A, and your 2013–14 and 2014–15 PAYE Coding Notices
- if you work for yourself, your profit or loss account or, if you do not draw up formal accounts, your business records of receipts and expenses
- your bank statements, building society passbooks, dividend counterfoils, investment brokers' schedules and so on
- personal pension contributions certificates.

Then, look through the form to see what kind of information is required. If you file your return by the filing date, you should normally keep your records until 31 January 2016, or until 31 January 2020 if you are self-employed or in a partnership. You'll need to keep your records for longer if you file your return late or if we have started a check into your return.

What makes up your tax return

We have sent you a tax return that we think matches your personal circumstances based on the last completed return we had from you. But it is up to you to make sure the form contains all the relevant pages. The questions on page TR 2 of the form and the following notes will help you decide what pages you need to complete. We also use your answers to the questions to check that you have sent us the right pages. If you answer 'Yes' to any of questions 1 to 8, please make sure that your completed return includes the page for that type of income or gain; otherwise we will treat your return as incomplete and send it back to you.

The pages for your main income are at the front of the return. If your tax return does not have a page for a particular type of income, or if you made capital gains, you may need some separate supplementary pages. If you do, go to **hmrc.gov.uk/selfassessmentforms** to download the ones you need, or phone the Self Assessment Orderline on **0300 200 3610**.

Contacts

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Boxes for some of the less common types of income and tax reliefs, and for other information, are on the *Additional information* pages that are enclosed in your return pack – see page TRG 6 for details of what these pages cover. We have not sent the *Tax calculation summary* pages and their notes with your return; if you want to work out your tax please ask for them.

1. Employment

Some types of employment income go on the *Additional information* pages, enclosed in the return pack, not on the *Employment* page. Check the *Additional information* pages first before obtaining the *Employment* page and *notes*.

Fill in the *Employment* page if you:

- were employed in part-time, full-time or casual employment
- were a company director
- were an agency worker
- were an office holder, such as chairperson, secretary or treasurer
- would have been treated as an employee of another person had you not used a company or partnership as an intermediary.

You will need a separate *Employment* page for each employment, directorship and so on. Enter the number of jobs etc. held in the '*Number*' box on your tax return (If you held two or more offices or employments with the same employer or associated employers and earnings from, say, one are chargeable to UK Income Tax but earnings from the other are not, you should complete an *Employment* page for each of the associated employments. If you are unsure, contact us for advice.) You will not need to complete an *Employment* page if you:

- held an office (but you were not a director) and only received reimbursed actual out-of-pocket expenses (no other payments were made to you at all)
- were a company director and received no payments of any kind or benefits from that directorship
- held an office or employment but no liability to UK Income Tax arises on those earnings because you were resident or domiciled outside the UK.

If any of the above applies to you, say why you are not completing an *Employment* page in the 'Any other information' box, box 19 on page TR 7 of the Tax Return and give the name of the particular directorship you are not submitting a page for.

2. Self-employment

If you were in business on your own account, or you were a subcontractor working in the building industry, fill in the *Self-employment* pages. If you worked with someone else in *partnership*, use the *Partnership* pages instead.

There are two kinds of *Self-employment* pages – short ones and full ones. If your business is straightforward and your annual turnover was less than £79,000, you can probably use the short pages. If your business is more complex, your annual turnover was £79,000 or more, or you need to make some adjustments to your profits, you will need the full pages. You will need a separate *Self-employment* page for each business.

3. Partnership

Each partner will have to complete *Partnership* pages as part of their personal tax return and one partner will have to complete the Partnership Tax Return.

4. UK property

Use the *UK property* pages to return UK property rental income and furnished holiday letting (FHL) income from properties in the UK and European Economic Area (EEA). Fill in one *UK property* page for all UK FHL properties and a separate page for all EEA FHL properties. You may also need the *UK property* pages if you let furnished rooms in your own home in the year to 5 April 2014. But if that letting amounted to a trade – for example, because you provided meals and other services – you will need the *Self-employment* pages.

5. Foreign

If your only foreign income was:
- untaxed foreign interest received (up to £2,000), and/or
- taxed foreign dividends (up to £300)

you may enter them in box 2 (for untaxed foreign interest received) or box 5 (for taxed foreign dividends) on page TR 3 of your tax return.
In addition please read the notes for box 2 (on page TRG 9 for foreign interest) and for box 5 (on page TRG 11 for foreign dividends).
If the foreign dividends were greater than £300 you need to complete the *Foreign* pages.

The penalty for failing to declare income that arises outside the UK can be up to 200% of the tax due on the income. The *Foreign* pages should be completed if you received income from any of the following overseas sources:
- interest and income from overseas savings
- dividends from foreign companies
- distributions and 'reported income' from offshore funds. Reported income is income arising from investments in offshore reporting funds that has not been paid to you but what has instead been accumulated on your behalf. *Reported income is taxable even though you have not received it, and must be included in your return.*
- overseas pensions, social security benefits and royalties
- income from land and property abroad (but excluding furnished holiday letting income from properties in the EEA)
- benefits from a UK trust that has either been, or has received income from an overseas trust
- gains on foreign life insurance policies.

The *Foreign* pages should also be completed if:
- overseas income has had foreign tax deducted and you want to claim relief from double taxation, for example by claiming Foreign Tax Credit Relief, or
- you had dividends from foreign companies and you want to benefit from both UK dividend tax credits and Foreign Tax Credit Relief.

Please read the *notes* for the *Foreign* pages for more information about Foreign Tax Credit Relief and Double Taxation Agreements (DTAs).

If you are claiming the remittance basis of taxation for 2013–14, but you did not remit anything during the tax year in respect of foreign income dealt with on the *Foreign* pages, you do not need to complete the *Foreign* pages.
You should claim the remittance basis by completing the *Residence, remittance basis etc.* pages instead (see page TRG 6).

The following items should not be included on the *Foreign* pages but on the relevant pages of your tax return instead:
- foreign income earned by your business or partnership goes on the *Self-employment* or *Partnership* pages

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- any taxable capital gains arising from the disposal of overseas assets goes on the *Capital gains summary* pages
- foreign employment income goes on the *Employment* page.

However, if you claim Foreign Tax Credit Relief on this income you should complete the appropriate section on page F 6 of the *Foreign* pages.

If you do not need to complete the *Foreign* pages, please put 'X' in the 'No' box at box 5 on page TR 2 of your tax return. Where:

- you have transferred, or taken part in the transfer of, assets as a result of which income has become payable to a person abroad, or
- someone else has transferred, or taken part in the transfer of, assets as a result of which income has become payable to a person abroad, and you have received a benefit or capital payment as a result of the relevant transactions

then Helpsheet 262 *Income and benefits from transfers of assets abroad and income from non-resident trusts* will help you decide if any income should be included on the *Foreign* pages.

A person abroad includes an individual, the trustees of a settlement, a company or other person. For more information on what constitutes a capital payment go to **hmrc.gov.uk**

6. Trusts etc.

If you were a beneficiary of a trust (excluding a 'bare' trust) or settlement, or the settlor of a trust or settlement whose income is deemed to be yours, complete the *Trusts etc.* pages.

If you received income from the estate of a deceased person do not complete the *Trusts etc.* pages if:

- what you were entitled to was a legacy of a fixed sum of money or a specific asset, or
- your legacy was paid with interest – if the interest was paid after tax was taken off it goes in box 1 on page TR 3 of your tax return; if the interest was paid without tax taken off it goes in box 2 on page TR 3 of your tax return, or
- that income came from a specific estate asset and can be entered elsewhere on your return, for example, rents from an estate property.

7. Capital gains summary

You must fill in the *Capital gains summary* pages **and** attach your computations if in the tax year:

- you disposed of chargeable assets which were worth more than £43,600, or
- your chargeable gains (before the deduction of any losses) are more than £10,900, or
- you want to claim an allowable capital loss or make any other capital gains claim or election for the year, or
- you were not domiciled in the UK and are claiming to be taxed on your foreign gains on the remittance basis, or
- you have made for a previous year an election for foreign losses accruing when you are not domiciled in the UK to be allowable, and foreign chargeable gains (which accrued in or after the first year covered by that election but before 2013–14)
  — were remitted to the UK in 2013–14, and
  — are chargeable on the remittance basis.

The penalty for failing to declare a chargeable gain that arises outside the UK can be up to 200% of the tax due on the gain.

If you are not domiciled in the UK and are chargeable on the remittance basis, then in applying the above limits include the proceeds from the disposal of any non-UK asset to the extent that the gains from that disposal are remitted to the UK.

In working out if the assets you disposed of were worth more than £43,600, use the market value of any assets you gave away or sold for less than full value and ignore the following:

- disposals of exempt assets such as private cars, shares held within Individual Savings Accounts (ISAs)
- disposals of assets to your spouse or civil partner (if you were living together at some time during the tax year)
- disposals of your own home where
  - it has been your only home during your ownership and was not used for any other purposes, for example, in your business
  - the house has been used as your home throughout your ownership (but you can ignore the last three years of ownership)
  - the garden and grounds disposed of at the same time do not exceed half a hectare.

In working out your total chargeable gains include any gains attributed to you, for example, because you are a settlor or beneficiary of a non-resident trust, or in certain cases where you are a participator in a non-resident company.

8. Residence, remittance basis etc.

You must fill in the *Residence, remittance basis* etc. pages if you:

- are not a UK resident
- are eligible to overseas workday relief
- arrived in the UK during the 2013–14 tax year and became a UK resident
- want to claim split-year treatment
- have a domicile outside the UK
- have foreign income or capital gains and want to use the remittance basis for 2013–14.

Additional information

These pages are for less common types of income, deductions and reliefs, and for other information. Complete these pages if you have:

- interest from gilt edged and other UK securities, deeply discounted securities and accrued income profits and disguised interest
- life insurance gains
- stock dividends, non-qualifying distributions or close company loans written off
- post-cessation receipts
- income from share schemes
- received lump sums or compensation payments from your employer, or foreign earnings not taxable in the UK
- income after the end of your employment that is covered by third-party arrangements or 'disguised remuneration' rules
- taxable lump sums from overseas pension schemes or you wish to claim
- certain employment deductions such as disability and foreign service deduction or Seafarers' Earnings Deduction
- age-related Married Couple's Allowance
- other tax reliefs not found in the main part of your tax return
- relief for losses from other income or for 2014–15 trading or certain capital losses or if you

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— have a liability to pension savings tax charges, including the Annual Allowance or Lifetime Allowance charge (for more information, go to **hmrc.gov.uk/pensionschemes/reliefs-charges.htm**)
— have been provided with a Scheme Reference Number for any disclosed tax avoidance schemes or arrangements.

You do not need to send these pages back to us if you have made no entries on them. But if you have completed these pages, please send them back with your tax return. Read the *Additional information notes*.

Income

Interest and dividends from UK banks, building societies, etc.

You must include in your return the interest you receive on bank, building society and other savings accounts, and on loans, unless it is specifically non-taxable. You must include interest in kind here. There is a note below about non-taxable income that you must exclude from your return.
You must also include dividends and other qualifying distributions from UK authorised unit trusts or open-ended investment companies, as well as from purchased life annuities.

Some income from savings and investments goes on the *Additional information* pages enclosed in your tax return pack, not on page TR 3 of your tax return. This includes:

- interest from UK government securities (gilts) and bonds or loan notes issued by UK companies
- profits on securities that are issued at a discount or repaid at a premium
- amounts within the accrued income scheme
- disguised interest
- stock dividends and non-qualifying dividends
- gains on life insurance policies.

There are some general rules that apply to all of your interest and dividend income.

Joint savings and investments

The usual rule is – only enter your share of the income.

Married couples and civil partners

Income from investments held in joint names is usually treated as belonging to the two of you in equal shares and each of you will be taxed on half of the income. However, if you hold the investments in unequal shares and you are entitled to the income in those proportions you can make an election to be taxed on that basis – if you want to make an election please contact us. (Joint bank and building society accounts are held as 'joint beneficial owners' so unless you have legally changed the way the account is held you cannot make such an election for these accounts.)

If you hold shares in a 'close' company (and you will know if you do), jointly with your spouse or civil partner, the dividend income is taxed in proportion to your entitlement (which may not be 50:50).

Nominees and bare trusts

If a nominee receives investment income on your behalf, or if you are a beneficiary of a bare trust (that is you have an immediate, absolute title to some or all of the income or capital of the trust) you should enter interest and dividends in boxes 1 to 4 as appropriate on page TR 3 – not on the *Trusts etc.* pages.

Income arising from gifts to your children

If you have made gifts in this tax year or earlier years to any of your children who are under 18, and those gifts produce more than £100 income (before tax) in a tax year, you must include the whole of that income in your return.

Alternative finance receipts

If you have an investment with a bank or building society that, instead of paying you interest pays you another kind of return (the bank or building society may call this payment an alternative finance return or profit share return), include the payment you receive in box 1 on page TR 3 if it is taxed, or box 2 if it is not. Where the tax return and this guide talk about interest, it also includes alternative finance receipts.

Purchased life annuities

If you have income from a purchased life annuity, you should include this in box 1 on page TR 3. Income will only be part of the payment you receive – check your payment certificate – do not put the rest of the payment on your return. A purchased life annuity is not a retirement annuity, nor the result of contributions made to a personal pension plan.

You will usually receive the income from your purchased life annuity after the payer has taken tax off. Enter the net amount of the income payment in box 1.

Exclude from your tax return:

- interest or dividends or bonuses from tax exempt investments (for example, ISAs and National Savings & Investments Savings Certificates)
- interest and terminal bonuses from Save As You Earn schemes
- Premium Bond, National Lottery and gambling prize winnings
- interest awarded by a UK court as part of an award of damages for personal injury or death
- interest from Ulster Savings Certificates (if you usually live in Northern Ireland and lived there when you bought the certificates or when they were repaid)
- Adoption Allowances paid under the provisions of the Adoption Allowance Regulation 1991 or schemes approved by the Secretary of State for Scotland under Section 51 Adoption (Scotland) Act 1988.

UK interest etc.

You must include in box 1 or box 2 on page TR 3 of your tax return, interest (including interest in kind) or interest distributions received from:

- banks and building societies (including internet accounts) – current and deposit accounts
- UK authorised unit trusts, open-ended investment companies and investment trusts
- National Savings & Investments products
  - — where tax is taken off before you receive it (such as fixed rate Guaranteed Income or Growth Bonds) and
  - — where no tax is deducted (such as Direct Saver, Income Bonds and Investment accounts) but exclude
    - – accumulated interest on Savings Certificates (including index-linked) and
    - – interest on Children's Bonus Bonds
- certificates of tax deposit
- loans to individuals and organisations, including 'peer-to-peer' lending
- taxable interest received on compensation payments, for example payment protection insurance ('PPI')
- credit unions and friendly societies
- Enterprise Zone Trusts (the rents should go on the *UK property* pages).

If your total income (including interest) is below your tax-free Personal Allowance (£9,440 if you are under 65), you can register to have your interest etc. paid without tax being taken off. Phone the SA Helpline and ask for form R85 - *Getting your interest without tax taken off.*

Contacts

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Do not include interest from UK government securities (gilts), or interest from bonds, loan notes or similar securities issued by UK companies. You should enter this in boxes 1 to 3 on page Ai 1 of the *Additional information* pages. But interest from savings bonds issued by banks and building societies, and which you cannot trade in the open market, should be entered in box 1 or box 2 on page TR 3 of the main return.

Box 1 *Taxed UK interest etc. – the net amount after tax has been taken off*

You will usually receive your interest etc. after tax (at 20%) has been taken off (deducted) by the payer, for example, the bank or building society or unit trust manager. What we want in box 1 is the net amount – that is, the interest etc. after tax was taken off – the amount that actually increased the balance in the account.

Bank statements, building society passbooks or electronic vouchers from authorised unit trusts, open-ended investment companies or investment trust companies may describe this differently. Your statements may show three amounts – 'gross interest', 'tax deducted' and 'net interest'. If so, it is a simple matter of copying the net interest figure to box 1. But some payers will just show gross interest and tax taken off. The net interest is what you get by taking the tax taken off figure away from the gross interest. And some payers just show 'net interest' in your statement so all you have to do is copy that figure into box 1. (Printouts of electronic vouchers should be sent in with your return if you wish to claim repayments of tax deducted.)

You will usually receive any interest in kind, that is non-cash interest, after tax has been taken off. The company or person taking off the tax must provide you, if you ask, with a statement showing the value of the interest before tax is taken off, the amount of tax taken off, the net value of the interest paid and the date of the payment.

If you have more than one account add up all your net interest etc. figures and put the total in box 1.

Box 2 *Untaxed UK interest etc. – amounts which have not been taxed*

If you have an account that pays you interest and so on without the payer deducting tax at all – a 'gross paying account' – enter that untaxed amount in box 2. Do not use this box for the gross equivalent of box 1– if you do, you will be taxed twice on the same income. If you receive untaxed interest on a loan you have made to someone (including a member of your family) you should also include it in box 2.

If your only foreign income was untaxed foreign interest (up to £2,000), you can use box 2 to enter this information rather than completing the *Foreign* pages.

If you have entered any foreign interest in box 2, please add a note in the 'Any other information' box, box 19 on page TR 7 of your tax return, to show the amounts of untaxed UK interest and foreign interest received.

UK dividends and other qualifying distributions

Box 3 *Dividends from UK companies – do not include the tax credit*

Your dividend voucher will show your holding of shares in the company, the dividend rate, the tax credit and the dividend payable. You will get this information even if the dividends are paid direct into your bank or through your investment broker. The only figure to enter on your tax return is the total of all dividend payments – do not add on the tax credit.

Include here all dividends from shares you acquired through employee share schemes. There is one exception and that is dividends used to buy more shares through an approved Share Incentive Plan, although you may have to include them if you take those shares out of the plan within three years. If you are not sure, go to **hmrc.gov.uk/shareschemes** or contact us.

Include all other qualifying distributions. A company makes a distribution when it passes value to a shareholder for example:

- by selling an asset to a shareholder at less than market value, or
- by paying interest at more than a commercial rate on a loan.

Non-qualifying distributions are defined on page AiN5 of the *Additional information notes* and should be included in box 13 on page Ai 2 of the *Additional information* pages. Other distributions are 'qualifying'. Read the note for box 10 of *Additional information* pages 'other tax reliefs' if you pay higher rate tax and wish to claim a tax relief on the redemption of bonus shares or securities.

Enter the amount in box 3. Please give details in the 'Any other information' box, box 19 on page 7 of your tax return explaining the circumstances in which the distribution arose.

Distributions from UK Real Estate Investment Trusts (UK-REITs) or Property Authorised Investment Funds (PAIFs) which are paid out of the tax-exempt profits of the UK-REIT are known as Property Income Distributions (PIDs). The amount that is taxed is the full amount of the PID. This should go in box 16 with any tax taken off in box 18. This applies to PIDs paid by cash and to PIDs paid by the issue of a stock dividend.

If you hold shares in a company that has made a rights issue, and have received a compensation payment for not having taken up your entitlement under the rights issue, do not include the payment here. Add it to any other chargeable gains and check whether you should fill in the *Capital gains summary* pages.

Do not include any stock dividends or non-qualifying dividends. You should enter these on the *Additional information* pages.

Dividends from companies affected by the service company rules

If you are affected by the service company rules (see page TRG 23) and the company has made a claim for the dividends not to be taxable on you and we have approved that claim, you may exclude those dividends from your tax return. If you are unsure of the present position please contact us.

Manufactured dividends

If you received any manufactured dividends, provide details in box 19 'Any other information' box, on page TR 7 of your tax return; do not include the dividends here.

Box 4 *Other dividends – do not include the tax credit*

Include here dividend distributions from authorised unit trusts, open-ended investment companies, and investment trusts (read 'UK interest etc.' on page TRG 8 if you received an interest distribution from any of these).

Enter the dividends as shown on your dividend voucher, do not add on the tax credit. If you have accumulation units or shares the dividend is automatically reinvested but you must still include the dividend in box 4.

Do not include any amount shown as 'equalisation', it is a repayment of capital (and should be deducted from the cost of the units or shares when calculating capital gains).

Do not include Attendance Allowance anywhere on your tax return.

Box 5 ***Foreign dividends (up to £300)***

If your only foreign income was taxed dividends you can enter them in box 5 (rather than complete the *Foreign* pages) – but only basic (10%) tax credit will be given when we process your tax return. Enter the sterling equivalent of the dividend here and of the foreign tax deducted in box 6. If your foreign dividends were more than £300 you will need to complete the supplementary *Foreign* pages.

Other types of income included in boxes 1 to 6

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Takeovers, mergers and conversions of building societies

You may have to pay tax if you have received cash following the merger of two or more building societies, or if you have received cash or shares following the takeover or conversion of a building society by or to a company. The building society may tell you if there is tax to pay but if you need help, contact us.

If the payment is liable to Income Tax include it in box 1. If you are not sure include it in box 16 and give details in box 19 on page TR 7. If it is liable to Capital Gains Tax add it to any other chargeable capital gains and check whether you should be filling in the *Capital gains summary* pages (read page TR 2 of your return and page TRG 5 of this guide).

Transfer of the right to income

If you sell or transfer the right to dividends before 22 April 2009 but do not dispose of the underlying security, that transferred income is treated as yours and should be included in box 3.

If you sell or transfer the right to income from 22 April 2009 onwards without disposing of the asset from which the income arises, the consideration that is receivable in return for the transfer is treated as your income and should be included in the box in which the income would have been entered had it not been transferred. If the market value of the right is substantially greater than the consideration that is receivable, then the market value of the right (rather than the consideration) is treated as your income and should be included in the box in which the income would have been entered had it not been transferred.

UK pensions, annuities and other state benefits received

For more information on what is and what is not taxable income, please go to **hmrc.gov.uk/incometax/taxable-income.htm**

Exclude from boxes 7 to 12:

- Attendance Allowance, Bereavement Payment, Disability Living Allowance, Personal Independence Payments
- State Pension credit
- additions to State Pensions or benefits because of dependent children
- income-related Employment and Support Allowance
- Jobfinder's Grant
- Universal Credit
- Employment Zone payments
- Maternity Allowance
- war widow's pension and some pensions paid to other dependants of deceased Forces and Merchant Navy personnel. (Contact us for more information about reductions in, or non-payment of, these pensions because of the payment of another pension or benefit)

Read the note for box 15 on page TRG 14 to see which State Pensions should be entered in box 15, not box 7.

- pensions and other payments for disability, injury or illness due to military service
- overseas pensions (these should go on the *Foreign* pages).

Box 7 *State Pension*

We consider the 'full amount' of State Pension you were entitled to for the year to 5 April 2014, to work out any tax due. Because **your total State Pension entitlement is paid in arrears (weekly, 4-weekly or quarterly) it is unlikely to be the same as the actual payments you received in the year to 5 April 2014.**

To find out your weekly State Pension entitlement, you can use the 'About the general increases in benefits' letter that The Pension Service sent you before the start of the 2013–14 financial year. This letter tells you your weekly State Pension entitlement from 8 April 2013.

However, if the amount of State Pension you receive has changed between 8 April 2013 and 5 April 2014 (for example, due to a change in your circumstances), then The Pension Service will have sent you a letter telling you what your new weekly entitlement is. You can use this new 'entitlement letter' to find out your weekly entitlement for the remainder of the year. Both these letters also include a breakdown of the components of your State Pension.

If you do not have the appropriate letter(s), phone The Pension Service on **0845 606 0265** (textphone **0800 731 7339**) and ask for a BR735 'Statement of pension' form for the period 6 April 2013 to 5 April 2014.

If you received State Pension for the full year to 5 April 2014, to calculate the total amount you were entitled to for the year, multiply your weekly entitlement by 52. If your weekly entitlement changed during the year you will need to multiply each amount by the number of weeks for which it was received up to a maximum of 52 weeks.

If you received State Pension for part of the year, you will need to count the number of weeks from the date your State Pension began to 5 April 2014 and multiply this by your weekly entitlement to calculate your total entitlement for this tax year.

Quick **guide** to calculate the total of your weekly entitlements for a full year, if you were paid:
- weekly – add up the 52 weekly amounts as shown on your bank statement or building society passbook (if you were paid by Direct Debit)
- 4-weekly – multiply your 4-weekly amount by 13
- quarterly – multiply the quarterly amount by 4.

As well as your basic State Pension, the box 7 figure should include:
- any graduated pension
- the age addition if you are over 80
- increases paid by the Department for Work and Pensions to uprate a guaranteed minimum pension
- any addition for a dependent adult
- any extra pension paid because you deferred or temporarily gave up your State Pension, and
- if you are married or in a civil partnership, any State Pension payable to you because of your spouse's or civil partner's National Insurance contributions.

Because they are not taxable, do not include:
- any addition for a dependent child
- annual Christmas bonus, or
- Winter Fuel Payment.

Contacts

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Box 8 *State Pension lump sum*

If you received a one-off lump sum payment during 2013–14 from the Department for Work and Pensions because you chose to put off or delay claiming your State Pension for at least 12 consecutive months, enter in box 8 the payment before it was taxed (the gross amount). **If you make an entry in box 8 do not also include that amount with your State Pension received in box 7**. Enter the tax taken off the payment in box 9.

Box 10 *Pensions (other than State Pension), retirement annuities and taxable triviality payments*

Your pension payer will give you a P60 - End of Year Certificate or similar statement. Add together all UK retirement annuities and pensions (other than the State Pension), including those:

- from your, or your late husband's, wife's or civil partner's, employer
- from personal pension plans and stakeholder pension plans
- paid as drawdown pensions (income withdrawals) from any type of registered pension scheme
- paid as flexible drawdown from any type of registered pension scheme during a period of 'temporary' non-residence. Helpsheet 346 *Pension tax charges – for members of overseas pension schemes that are not UK registered pension schemes* explains what counts as a period of 'temporary' non-residence.
- from Additional Voluntary Contributions schemes (including Free-Standing Additional Voluntary Contributions)
- for injuries at work or for work-related illnesses
- from service in the Armed Forces (including a Survivor's Guaranteed Income Payment from the Armed Forces Compensation Scheme for widows, widowers, partners or surviving civil partners of deceased service personnel)
- from retirement annuity contracts or trust schemes (but purchased life annuities go in box 1 on page TR 3)
- taxable parts of lump sums you received instead of a small pension ('triviality payment' or 'trivial lump sum').

Enter the amount before any tax has been deducted in box 10 (less any 10% deduction if applicable – read '10% deduction' on TRG 14).

In box 19 on page TR 7, please provide details of pension and/or annuity payers, PAYE reference, pension/annuity reference, payment before tax and tax deducted. This information will allow us to make the best use of your tax allowances and set your PAYE tax code for the year to 5 April 2015.

If you receive a pension following retirement because of a work-related illness or injury at work, and your pension is more than it would have been had you retired, at the same time, for health reasons not caused by your work, the extra amount is not taxable. (This does not apply to any pension paid under a registered pension scheme.)

Exclude from box 15 any additional amounts paid for child dependency or child allowance.

10% deduction

If you receive a UK pension for former service to an overseas government, only 90% of the basic pension will be taxable in the UK, if certain conditions apply. The pension must be paid:

- by, or through, any public department, officer or agent of the government of the overseas territory
- to a person who has been employed in the service of the Crown or in service under the government of the territory concerned (or to that person's widow, widower, surviving civil partner, child, relative or dependant).

The territories are:

- any country forming part of Her Majesty's dominions
- any Commonwealth country (excluding the UK)
- any territory under Her Majesty's protection.

You may receive more than the basic pension but it is only the basic amount that qualifies for the 10% deduction.

Box 11 *Tax taken off box 10*

Enter in box 11 the total tax taken off all your other pensions and so on. If your P60 (or equivalent end of year certificate) shows that tax was refunded to you please put a minus sign in the box provided, before the tax figures.

Box 12 *Taxable Incapacity Benefit and contribution-based Employment and Support Allowance*

Not all Incapacity Benefit is taxable. It is not taxable in the first 28 weeks of incapacity. It is also not taxable if your incapacity began before 13 April 1995, and Invalidity Benefit would previously have been payable.

The P60(IB) provided by the Department for Work and Pensions (by 31 May 2014) tells you how much of your benefit is taxable. If you stopped claiming before 5 April 2014 you will have been given either a form P45(IB)(Part 1A) or P45(Part 1A)(IB)(O); the taxable amount will be shown on either form, as will any tax taken off (to go in box 13).

All contribution-based Employment and Support Allowance is taxable. The P60(U) provided by the Department for Work and Pensions (by 31 May 2014) tells you the taxable amount. If you stopped claiming before 5 April 2014, the taxable amount will be shown on the form P45(U) given to you when your claim ended. Tax is not taken off the payments that you receive.

Box 14 *Jobseeker's Allowance*

Enter the taxable amount of Jobseeker's Allowance. You will find this figure on the P60(U) provided by the Department for Work and Pensions (by 31 May 2014). If you stopped claiming before 5 April 2014, the taxable amount will be shown on the form P45(U) given to you when your claim ended. Tax is not taken off the payments that you receive.

Box 15 *Total of any other taxable State Pensions and benefits*

Include in box 15:

- Widow's Pension or Bereavement Allowance
- Widowed Mother's or Widowed Parent's Allowance
- Industrial Death Benefit Pension
- Carer's Allowance
- Statutory Sick, Maternity, Paternity and Adoption Pay – but only if paid by us (if paid by your employer include it on the *Employment* page).

Contacts

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Other UK income not included on supplementary pages

Box 16 *Other taxable income*

There are many kinds of income that could be included in box 16; here are just a few examples:

- casual earnings
- commission
- freelance income
- Property Income Distributions (PIDs) from UK Real Estate Investment Trusts (UK-REITs) and Property Authorised Investment Funds (PAIFs) including PIDs paid by the issue of a stock dividend
- business receipts where your business has ceased, such as
  - — bad debts recovered, or
  - — royalties for contracts made while the business was still running, or
  - — receipts to be taken into account following a change in accounting practice which would not otherwise be taxed over the life of your business
- payments under a personal insurance policy for sickness or disability benefits if you continue to be covered by a former employer's permanent health insurance scheme. (If you contributed to the premiums paid by your former employer, the benefits arising from your contributions will be exempt)
- income received, or treated as received, from unauthorised unit trusts
- taxable annual payments
- profits from certificates of deposit. If you have made a loss in the year from certificates of deposit and are claiming relief for that loss by reducing profits from certificate of deposit or by reducing other income, include the amount of the loss from the certificates of deposit and the amount and type of the income which is reduced in the 'Any other information' box, box 19 on page TR 7. For the types of income which can be reduced by losses on certificates of deposit, read Helpsheet 325 *Other taxable income*.

For some of these sorts of payment, tax may have been taken off by the person making the payment. If so, you should enter the full amount of the payment in box 16, and the amount of tax taken off in box 18.

Generally, if you are not sure what income may be included here, please contact us. This section **must not** be used for income (or gains) that should be returned on supplementary pages.

Box 17 *Total amount of allowable expenses*

Allowable expenses are those which:

- had to be spent solely to earn the income
- were not spent for private or personal reasons
- were not spent on capital items, such as a computer.

If the expenses exceed the income the result is a loss, which can be carried forward to a later year. Some losses may be set against other types of income you may have included in box 16. There are rules about setting off these losses; Helpsheet 325 *Other taxable income* explains what can be set off. Download Helpsheet 325 from **hmrc.gov.uk/helpsheet325.pdf**

Box 19 *Benefit from pre-owned assets*

Box 19 refers to the Income Tax charge on benefits received where you have previously owned or contributed to the acquisition of assets (pre-owned assets). For more examples of the types of benefit which might lead to a tax charge please read the POA guidance in the Inheritance Tax Manual on our website, go to IHTM44000 **hmrc.gov.uk/manualsa-z**

Property here means land and buildings or chattels (for example, works of art, furniture, antiques, cars or yachts) or any assets held in a settlement other than land or chattels.

You **may** have to pay tax if you meet both of the following conditions.

The first condition is that during 2013–14 you:
- occupied land without paying a full market rent for it, or
- used or had possession of chattels without paying fully for the benefit, or
- could benefit from settled property where income from the property you have settled is treated as yours for Income Tax purposes. (Note this condition is not met if the income is treated as yours **only** because your spouse or civil partner can benefit.)

The second condition is that at some time since 17 March 1986 you:
- owned the land or chattels you are now benefiting from, or
- owned and disposed of other assets and used the proceeds of that disposal to acquire the land and chattels you are now benefiting from, or
- gave assets to someone else, including cash, and they used it to acquire, directly or indirectly, the land or chattels you are now benefiting from. (Please note that 'gave' includes sales or part sales to connected parties and sales at an undervalue), or
- you settled assets into the trust from which you can benefit.

The amount of benefit on which you will pay tax is:
- for land and buildings – the annual open market rent you could obtain if you let the land (including buildings), less any rent you actually paid in 2013–14; for guidance read the Inheritance Tax Manual at IHTM44010
- for chattels – interest at the prescribed rate on the capital value of the chattels, less any rent you actually paid in 2013–14, for guidance read the Inheritance Tax Manual at IHTM44016
- for assets other than land or chattels – interest at the prescribed rate on the capital value of the assets, less any tax chargeable on any income and gains arising; for guidance read the Inheritance Tax Manual at IHTM44025.

The prescribed rate is the official rate of interest at the valuation date, which for 2013–14 is 4%.

The annual open market rent for land or the capital value of chattels is the figure that applied when you first had to pay tax in respect of pre-owned assets. That value then applies for the next five tax years. If you started paying tax for pre-owned assets in 2006–07, you will need to have re-established the annual open market rent of the land or the capital value of chattels as at 6 April 2011 (or the date that the benefit actually began if later in the tax year) to give the value to use for 2011–12 until 2015–16. If the benefit arises from assets other than land or chattels in a settlement, the capital value must be established at the start of each tax year (or the date that the benefit actually began if later in the tax year).

If you disposed of, or contributed to, only part of the property that you now benefit from or if you have only benefited for part of the year or if you still retain part of the property, the charge is reduced.

Please say in the 'Any other information' box, box 19 on page TR 7 of your tax return, how you worked out the benefit or charge that you are now entering in box 19.

You will not have to pay the Income Tax charge on the benefit if:
- the property you are benefiting from now could be liable to Inheritance Tax when you die (which includes assets subject to a 'reservation of benefit' for Inheritance Tax purposes, or which would be subject to a reservation if you did not pay full consideration for the use of the land or chattels), or

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- the total benefit for the year is £5,000 or less (before deducting any rent actually paid), or
- you gave cash that directly or indirectly funded the acquisition of the assets you benefit from now and the gift was made before 6 April 2006. (Please note that this date applies where you are first chargeable to tax in 2013–14, you will never be subject to a POA charge for cash gifts made before 6 April 1998).

There are several exclusions and exemptions from the charge. For help with deciding whether you are liable and how to work out your benefit there is detailed guidance in the Inheritance Tax Manual at IHTM44000 or phone the Probate and Inheritance Tax Helpline on **0300 123 1072**.

You do not have to pay this Income Tax charge if you elect within the required timescale for your estate to pay the Inheritance Tax on the property when you die. Full details about elections, including how and when to elect and the form to use, are available in the Inheritance Tax Manual at IHTM44070. You can also get the election form IHT500 and its guidance notes IHT501 by phoning **0300 123 1072**.

Tax reliefs

This section covers the most commonly claimed types of relief – for payments to registered pension schemes and charities – and for Blind Person's Allowance. If you wish to claim a relief that is not covered by this section (for example, Married Couple's Allowance) please read the *Additional information* pages enclosed with your tax return to see if that relief is included there, or check the other pages of your return.

Paying into registered pension schemes and overseas pension schemes

If you are a UK individual who is building up benefits in a registered pension scheme, you can usually have tax relief on your payments (your contributions or those of someone else, other than your employer, on your behalf) into that scheme.

You must:

- have taxable UK earnings, such as employment income or profits from self-employment, or
- be resident in the UK for some time during the tax year, or
- have been UK resident at some time in the five preceding years and when you joined the pension scheme, or
- have earnings from overseas Crown employment, taxable in the UK (or your spouse does).

The tax relief can be claimed for the year the contributions are made. No tax relief is given for contributions made after you reach the age of 75.

You may have a life assurance policy in your registered pension scheme. Not all life assurance policies qualify for tax relief. Your pension provider will be able to tell you if your payments do not qualify for tax relief. If your payments do not qualify for tax relief put nothing in this section.

For more information read Helpsheet 347 *Personal term assurance contributions to a register pension scheme*. Go to **hmrc.gov.uk.helpsheet347**

Please remember to complete the 'Pension saving tax charges' section on page Ai 4 of the *Additional information* pages if you have exceeded the Annual Allowance.

Payments deducted from your pay before it is taxed (the net pay arrangement)

If your payments to your employer's occupational pension scheme (or any associated Additional Voluntary Contributions) are deducted from your pay before it is taxed you will already have received your tax relief. Put nothing in this section.

Limits to relief

The maximum amount on which you can claim relief is either:
- £3,600, or, if higher
- the amount of your taxable UK earnings for the year.

The tax relief for contributions up to £3,600 that are more than your taxable UK earnings can only be given if the pension scheme is a 'relief at source' scheme (see page TRG 18 below).

Your pension scheme chooses how you get your tax relief; there are three ways.

Relief at source

Box 1 *Payments to registered pension schemes*

Under 'relief at source' arrangements, payments to registered pension schemes are made after tax relief at the basic rate (20% in 2013–14). The pension provider will have claimed basic rate tax relief on your behalf and added it to your pension fund. You will have made a 'net' payment. You should enter the gross amount in box 1; that is, the amount you paid plus the tax relief. These amounts may be on any pension certificate or receipt you get from the administrator, or you can work it out by dividing the amount you actually paid by 80 and multiplying the result by 100.

Example

You paid £800 into your pension fund. You should enter £1,000 in box 1, (£800 divided by 80 and multiplied by 100), which is your net payment plus the tax relief of £200 (£1,000 at 20%).

If you pay tax at 40% or 45% you should still fill in box 1 with the amount you paid plus the basic rate tax relief. We will work out the extra tax relief due to you over the basic rate claimed by your pension provider.

If you have a tax code, to help us get the code right enter details of any 'one-off' pension payments included in box 1, in box 19 'Any other information' box, on page TR 7 of the tax return. One-off payments are payments made in the year to 5 April 2014 that you do not intend to repeat in the year to 5 April 2015.

Payments made in full

Box 2 *Payments to a retirement annuity contract*

If you hold a retirement annuity contract and the retirement annuity provider does not operate the relief at source system (they do not claim the basic rate tax relief on your behalf) enter your total 2013–14 payments. We will work out the tax relief to give you credit in your tax calculation.

Box 3 *Payments to your employer's scheme which were not deducted from your pay before tax*

If you made payments to an employer's registered pension scheme and no tax relief was given at the time of payment, you can claim relief for them

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now by entering in box 3 the total amount you paid in the tax year. We will work out the tax relief and give you credit in your tax calculation.

This may occur when:

- your contributions to your employer's occupational pension scheme were more than your earnings from that employment, or
- your employer was unable to deduct the contributions from your pay before taxing it (perhaps because your payment was made close to 5 April), or
- you are not an employee but you are a member of a public services pension scheme or a marine pilots' fund, or
- you are a member of an occupational pension scheme but contributions were made on your behalf by someone else (who was not your employer).

Box 4 *Payments to an overseas pension scheme*

If you make payments (which were not deducted from your pay before tax) to an overseas pension scheme which is not a UK registered pension scheme, you may be entitled to tax relief. If you are eligible for migrant member relief, transitional corresponding relief or relief under a Double Taxation Agreement, enter the amount that qualifies for relief in box 4.

Charitable giving

Boxes 5 to 12 are for you to provide details of gifts to charity for which you are claiming relief. For this purpose 'charity' means an organisation that meets the definition of a charity for tax purposes.

Gift Aid

Gift Aid is a tax relief for gifts of money to charities and Community Amateur Sports Clubs (CASCs). If you have made donations to a charity or CASC and made a Gift Aid declaration to cover them you will need to have paid at least as much UK Income Tax and/or Capital Gains Tax as all charities and CASCs you donate to will claim back from HMRC. If you have not paid enough Income or Capital Gains Tax at least equal to the amount the charities and CASCs claims back on your gift, we will ask you to pay the difference (usually by including it in your tax calculation). Charities and CASCs currently claim 25p from HMRC for every £1 given to them under Gift Aid.

If you pay tax at the higher rate, or additional rate, you are entitled to additional tax relief – the calculation works it out for you.

If you were born before 6 April 1948 and pay basic rate tax, your Gift Aid payments could reduce your tax bill so make sure you fill in box 1 on page TR 1 – we need your date of birth to work out your correct tax-free personal allowances.

Box 5 *Gift Aid payments made in the year to 5 April 2014*

Enter the actual amounts given, do not add on any tax relief that you think the charity will obtain. Do not include any payments under Payroll Giving (in box 5 or anywhere else on your return), those payments are taken off your salary before your employer taxes it.

Box 6 *Total of any 'one-off' payments in box 5*

To help us get your PAYE tax code right, if you have one, enter in box 6 any 'one-off' payments included in box 5. These will be Gift Aid payments made in the year to 5 April 2014 that you do not intend to repeat in the year to 5 April 2015.

Box 7 *Gift Aid payments made in the year to 5 April 2014 but treated as if made in the year to 5 April 2013*

If you have already asked us to treat payments made in the year to 5 April 2014 as if they had been made in the year to 5 April 2013, enter those payments in box 7.

Box 8 *Gift Aid payments made after 5 April 2014 but to be treated as if made in the year to 5 April 2014*

You can ask us to treat Gift Aid payments, made between 6 April 2014 and the date you send us your return (assuming you send it back by the filing deadline), as if they were made in the year to 5 April 2014. You might want to do this if you know you will not be paying higher rate tax this year but you know you did (or will do) in the year to 5 April 2014. (You cannot do this on an amended return.)

Box 9 *Value of qualifying shares or securities gifted to charity*

You can claim tax relief for any qualifying shares and securities gifted, or sold at less than their market value, to charities. Qualifying shares and securities are:

- those listed on a recognised stock exchange, or
- dealt in on any designated market in the UK
- units in an authorised unit trust
- shares in an open-ended investment company
- an interest in an offshore fund.

Enter in box 9 the value of the net benefit to the charity of the shares or securities minus any amounts or benefits received from the charity. Add to that value any incidental costs you bear in connection with the transfer, such as brokers' fees or legal fees.

The net benefit to the charity is usually the market value of the qualifying investment. But special rules apply if the charity is placed under **any obligation in connection with the transfer to it of the investment or if the investment was acquired as part of a scheme to obtain tax relief or an increased amount of tax relief** – download Helpsheet 342 *Charitable giving* from **hmrc.gov.uk/helpsheet342** or ask the Self Assessment Orderline for a copy if you need more information.

Box 10 *Value of qualifying land and buildings gifted to charity*

You can claim tax relief for any gift, or sale at less than market value, to a charity of a 'qualifying interest in land', that is, the whole of your beneficial interest in that freehold or leasehold land in the UK.

Enter in box 10 the value of the net benefit to the charity of the land minus any amounts or benefits received from the charity (and see the final paragraph of the notes for box 9). Add to that value any costs you bear in connection with the gift or sale, such as legal or valuer's fees.

The charity must give you a certificate specifying the land and interest it has accepted from you.

Box 11 *Value of qualifying investments gifted to non-UK charities in boxes 9 and 10*

You can claim relief for gifts of qualifying shares, securities, land or buildings to bodies in certain non-UK countries that meet the definition of charity for tax purposes. Enter in box 11 any amounts included in box 9 or 10 where the charity to which the investments have been given is outside the UK.

Contacts

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Box 12 *Gift Aid payments to non-UK charities in box 5*

You can claim relief for Gift Aid donations to bodies in certain non–UK countries that meet the definition of charity for tax purposes. Enter in box 12 any amounts included in box 5 where the charity to which donations have been made is outside the UK.

Box 11 and box 12

If you have entered any figures in box 11 or 12, please provide a breakdown of those figures in box 19. This breakdown should list the names of the non–UK charities, the countries in which they are each based and the amount donated to each charity.

Blind Person's Allowance

An eye specialist will now usually use the term severely sight impaired, rather than blind, when giving you a certificate.

Box 14 *Enter the name of the local authority or other register*

If you live in England or Wales, the local authority will enter your name on their register of blind people on the production of an eye specialist's certificate that you are blind or severely sight impaired.

If you live in Scotland or Northern Ireland, local authorities are not obliged to keep registers of blind people, although some do, but you can claim the allowance if your eyesight is so bad you cannot do **any** work for which eyesight is essential. Your eye specialist will normally certify you blind or severely sight impaired before you are entitled to this allowance. Write 'Scotland' or 'Northern Ireland' in box 14.

If you were registered for the first time after 5 April 2014 you may still be entitled to claim on this tax return if you have evidence that your sight condition existed in the year to 5 April 2014.

Box 15 *If you want your spouse's, or civil partner's, surplus allowance*

If your spouse or civil partner has claimed Blind Person's Allowance but does not have enough taxable income to use all the allowance, you can have the surplus by putting 'X' in box 15.

Box 16 *If you want your spouse, or civil partner, to have your surplus allowance*

If you claim the allowance but cannot use it all, you can give the balance to your spouse or civil partner by putting 'X' in box 16.

If you put an 'X' in box 15 or box 16, please tell us your spouse's or civil partner's name and National Insurance number in the 'Any other information' box, box 19 on page TR7 of the tax return.

Student Loan repayments

Income Contingent Repayment (ICR) Student Loans are collected by us (for new borrowers, from August 1998). You will have received a letter from the Student Loans Company (SLC) before you were due to start repaying your loan telling you the date from which any ICR loan repayments will become due. ICR loan repayments are based on your income not on the loan amount borrowed and this is what makes the loan 'income contingent'. In addition repayments only become due once your income exceeds the annual threshold. The threshold for 2013–14 is £16,365.

You have three possible student loan entries to consider on the Self Assessment return. You should put 'X' in the first box if you have received notification from the Student Loans Company that repayment of an Income Contingent Student Loan began before 6 April 2014. The second should be completed if you have been in PAYE employment and your employer has deducted student loan amounts. If when completing your return you think that your loan may be fully repaid within the next two years you should complete the third question by putting 'X' in the box provided. Ticking this box will allow HMRC to undertake a verification process with the SLC, the aim of which will be to prevent you from over repaying your student loan. For more guidance on this subject, go to **hmrc.gov.uk/leaflets/csl1.pdf**

Agents and other representatives can get additional information from hmrc.gov.uk/leaflets/csla1.pdf

Also, please contact us if after sending your tax return:

- you receive notification that your ICR Student Loan has been fully repaid before 1 January 2015, or
- if you feel that our calculation of your Student Loan repayment will exceed the balance remaining on your loan. More information can be found at **hmrc.gov.uk/leaflets/csl1.pdf**

More generally, if you have not received notification that your loan has been fully repaid but you think that you may be nearing the end of your loan term you should contact the SLC direct. Contact details are on their website at **studentloanrepayment.co.uk**

Key dates

- **31 October 2014** – paper return filing deadline
- **30 December 2014** – online return filing deadline if you want us to collect tax due through your PAYE tax code
- **31 January 2015** – online return filing and payment deadline

High Income Child Benefit Charge

Complete these boxes if:

- you have an individual income over £50,000, **and**
- your income was higher than your partner's income; and either
  - — you or your partner were entitled to receive Child Benefit during the 2013–14 tax year (and had not stopped your payments); or
  - — someone other than you or your partner claimed Child Benefit for a child who lived with you during the 2013–14 tax year.

You will be liable to pay an Income Tax charge based on the amount of Child Benefit you, or your partner, were entitled to receive. If you lived with someone for only part of the year, you only have to pay the charge for the period you were living together. If you or your partner were entitled to receive Child Benefit but had stopped your payments before 6 April 2013 you do not have to pay the charge for 2013–14 and do not have to enter a figure in box 1 or 2.

A partner is:

- your spouse or civil partner you lived with for any time during the 2013–14 tax year, or
- someone you live with as if they were your spouse or civil partner for any time during the 2013–14 tax year.

The amount of the charge will be based on your 'adjusted net income' within an income range. This is generally your income after certain deductions have been made.

If your income is between £50,000 and £60,000 the tax charge will be 1% of the amount of Child Benefit you get for every £100 of income over £50,000. So, for example, if your adjusted net income is £54,000 and you get Child Benefit for two children of £1,752 for the whole of the 2013–14 tax year, the charge will be £54,000 minus £50,000 equals £4,000 divided by 100 equals 40. 40% of £1,752 equals £700.

Contacts

To download the form and related helpsheets go to:
hmrc.gov.uk/sa100

For further information about Self Assessment go to:
hmrc.gov.uk/sa or **hmrc.gov.uk/sacontactus**

If your income exceeds £60,000 the tax charge will be based on the full amount of Child Benefit you/your partner are entitled to. For example if your adjusted net income is £62,000 and you were entitled to Child Benefit of £1,752 for two children for the whole of the 2013–14 tax year, your charge will be £1,752.

You do not have to work out the amount of your income but there is an online calculator at **chbcalculator.hmrc.gov.uk** This will help you to work out the amount of the charge or the amount of Child Benefit to enter in box 1.

Although the calculator has 'estimate' in the title, this is only to show that it is not linked directly to HMRC systems and is reliant on you putting in the right information. As long as you enter the correct start and end dates the calculator will provide an accurate figure.

For more information, go to **hmrc.gov.uk/childbenefitcharge**

Box 1 ***Enter the total amount of Child Benefit you and your partner were entitled to receive for the year to 5 April 2014***

Enter here the actual amount of Child Benefit you or your partner were entitled to receive during the 2013–14 tax year. This is the amount of Child Benefit payable for a full week where a Monday falls within the tax year. For 2013–14, the first week starts on 8 April 2013 and the last week starts on 31 March 2014.

If you, or your partner, asked us to stop payments after 8 April 2013, put the amount for the period from 8 April to the date Child Benefit payments stopped in box 1.

If you, or your partner, asked us to stop payments and then asked to receive Child Benefit again in 2013–14, put the amount for the period from the date they restarted to 7 April 2014 in box 1. If the payments started again before 8 April 2013, put the total amount of Child Benefit for the whole year in box 1.

If a child lived with you for whom someone else claimed Child Benefit, enter the amount of Child Benefit that would have been claimed for the child. Do not enter the amount of any contribution you received for the child's upkeep.

Box 2 ***Enter the number of children you and your partner were entitled to receive Child Benefit for on 5 April 2014***

Enter the number of children for whom you or your partner were entitled to receive Child Benefit for on 5 April 2014. If you were entitled to receive Child Benefit for two children on 5 April 2014, then please enter '2'.

Service companies

Box 1 ***If you provided your services through a service company***

Complete this box if you provided your services through a service company. You provided your services through a service company if:

- you performed services (intellectual, manual or a mixture of both) for a client (or clients), and
- the services were provided under a contract between the client(s) and a company of which you were, at any time during the tax year, a shareholder, and
- the company's income was, at any time during the tax year, derived wholly or mainly (that is, more than half of it) from services performed by the shareholders personally.

Do not complete this box if all the income you derived from the company was employment income.

Example

Services are provided through a service company as described above.

Salary received from the service company		£15,000
Dividends from the service company:		
• from the service company	£50,000	
• from the shares portfolio	£5,000	£55,000
Total		£70,000
Amount to be entered (excluding the shares portfolio dividends in the service companies box, box 1 on page TR 5)		£65,000

Finishing your tax return

Calculating your tax

As long as you send us your paper tax return by **31 October 2014**, we guarantee to tell you if there is any tax to pay before the payment date of **31 January 2015**. We will send you a tax calculation which will tell you the amount due for the year to 5 April 2014 **and** if you have to make payments on account for the year to 5 April 2015. If you have tax to pay we will then send a statement, with a payslip.

If you file your paper tax return after 31 October, we may not have time to calculate the tax due, and tell you the amount of tax you need to pay before the payment due date (31 January 2015, or three months after the date the return was issued if this was after 31 October).

You should not wait for the tax calculation, or for a request to make payment, to pay what you think you will owe. Interest is charged on any late payments made after the due date and a late payment penalty may also be incurred depending on how long the tax remains outstanding.

If we issue a return to you after 31 July following the end of the tax year, and you wish us to calculate your tax for you, you should send the return back within two months of the date of issue. If you cannot do this, we may not be able to issue a calculation before the due date for payment and if tax is paid late you may have to pay interest.

Use the 'very rough guide to your tax bill' on page TRG 29 to work out the approximate amount of tax due if we have not sent you a tax calculation before the payment date, or if you just want to have an idea of how much tax will be due, or may be repayable, for the year to 5 April 2014.

If you want to work out your tax bill exactly the *Tax calculation summary* pages and their *notes* (available from the Self Assessment Orderline) will take you through the process. If you want to show us the result of your calculation please enclose the *Tax calculation summary* pages with your tax return. We will send you our tax calculation if we disagree with your figure, or if you have not enclosed the *Tax calculation summary* with your tax return.

If we send you a repayment, after we have processed your form, it will be based on the information you entered on your tax return. This does not mean we have checked your return in detail or that we have accepted the information as correct and complete. If at a later date we find that something was incorrect, we will ask for any over-repayment to be returned.

Contacts

To download the form and related helpsheets go to:
hmrc.gov.uk/sa100

For further information about Self Assessment go to:
hmrc.gov.uk/sa or **hmrc.gov.uk/sacontactus**

Tax refunded or set off

Box 1 *If you have had any 2013–14 Income Tax refunded or set off*

This could be a repayment of CIS deductions (if you work in the construction industry), PAYE tax (for example, a repayment in respect of a trivial pension commutation claim), or tax paid on savings income. Or it could be an amount we have reallocated to go against an existing debt. It does not include Payments on Account refunds.

If you have not paid enough tax

Box 2 *If you owe tax for 2013–14 and have a PAYE tax code*

Providing we receive your paper tax return by 31 October, or 30 December if you file online, if you owe tax of less than £3,000, we will try and collect it through your 2015–16 PAYE tax code, if you have one. However be aware that we can't always collect the amount through your code for a number of reasons. So check your PAYE code for next year to make sure it has definitely been coded out.

If you do **not** want us to collect the tax you owe through your tax code, and prefer to pay any amount owing by 31 January 2015, put 'X' in the box.

Box 3 *If you are likely to owe tax for 2014–15 on income other than employed earnings or pensions*

If you have included any of the following types of income in this tax return:
- savings or investments
- property
- casual earnings, or
- commission

and you expect to receive such income in this tax year (2014–15) there are two ways of paying the tax that will be due for 2014–15.

If you have a PAYE source of income we can estimate the amount of income you are likely to receive (based on the information in this tax return) and work out the tax that will become due. We can then add it to the tax your employer or pension provider takes from your earnings or pension. We will do this by amending your PAYE tax code so you pay some of the tax due each time you are paid. This way you should get a smaller tax bill at the end of the tax year or have nothing more to pay on this income.

If there are items in your 2014–15 PAYE tax code that will be different to the amounts shown on your tax return, please tell us about them separately in the 'Any other information' box, box 19 on page TR 7 of your tax return. But please do not use box 19 to tell us solely about changes required to your tax code.

If you would like us to collect your 2014–15 tax this way there is nothing for you to do now, leave box 3 blank. We will automatically change your 2014–15 PAYE tax code.

If the amounts of income are estimated to exceed £10,000 we would not normally amend your PAYE tax code for the excess amount above £10,000 – unless you tell us you would like to pay all of the tax in this way.

Alternatively, you can pay the tax direct to us, through Self Assessment after you have completed your tax return for 2014–15. You will either have to make a single payment by 31 January 2016, or in certain circumstances we may ask you to make two payments on account of your eventual tax bill, one by 31 January 2015 and one by 31 July 2015 (with any balancing payment

due by 31 January 2016). If you prefer to pay this way, please put 'X' in box 3. If you do, we will send you a return for the following year.

For information on ways to pay, go to **hmrc.gov.uk/paytaxbill**

If you have paid too much tax

Box 4 to box 8

Repaying overpaid tax directly into your preferred bank or building society account is safe, secure, quick and efficient, for you and for us. But please take care when filling in boxes 4 to 8, particularly when entering your account number and sort code (the repayment could go astray if you make a mistake). If exceptionally your account number has more than eight digits, please write in the extra digit next to the boxes at box 7. Only fill in box 8 if you have asked us to send a repayment to your building society.

If you have a bank or building society account but leave boxes 4 to 8 blank and we do not have your account details, your repayment will be delayed.

If an amount to pay is becoming due in the near future we will generally set off any repayment against that liability. We will usually carry forward amounts below £10 and set them against your next tax bill but, if you ask us, we will repay even small amounts.

If you do not pay enough tax in the current tax year then we will ask you to pay the difference (usually by including it in the following year's tax calculation).

Box 9 *If you do not have a bank or building society account*

HMRC prefers to make repayments direct to your nominated bank account as it is the most reliable way of paying you. It is quicker and more secure than posting a repayment to you by cheque and you can use the money straightaway.

Repayment to nominees

Box 10 to box 14

If you would like us to make the repayment directly to your nominee's bank account, enter the details of the nominee's bank account in boxes 4 to 8, put an 'X' in box 10, and fill in boxes 11 to 14 as appropriate. If you have nominated someone to receive the repayment under a Deed of Assignment, please make sure the assignment details are shown in these boxes so repayment can be made correctly.

If you do not know the nominee's bank account details and would like the repayment to be made by cheque, leave box 4 and boxes 6 to 8 blank. You must still enter the name of the nominee in box 5. The repayment will not be made automatically and there may be a short delay whilst we process the repayment.

To make sure that the repayment notification goes to the correct address, please enter the nominee's address in box 12.

If you ask us to repay your nominee, any other repayments for the year to 5 April 2014 will also go to that person unless you make further contact to tell us otherwise.

Your tax adviser, if you have one

Completion of the tax adviser boxes is optional.

Box 15 *Your tax adviser's name*

Please enter your tax adviser's name, but if they work for a firm or a company, enter the firm or company name.

If you want us to discuss your tax affairs with your adviser (your accountant, tax adviser, friend or relation) you must first give us your authority, separately in writing or online, to do this. Entering their details in boxes 15 to 18 or in the 'Any other information' box, box 19 on page TR 7 of your tax return will not be taken as that authority. If you have previously had an adviser who is no longer acting for you, please notify your tax office by separate letter.

Signing your form and sending it back

Box 20 *If this tax return contains provisional or estimated figures*

Provisional figures

Do not miss the filing deadline because you are waiting for final figures. Instead provide provisional figures and make sure you send the final figures as soon as you can. You could be charged a penalty if you did not have good reasons for supplying provisional figures or you provided unreasonable ones.

We do not consider:
- pressure of work (yours or your tax adviser's)
- the complexity of your affairs

to be good reasons for using provisional figures. Give details of the box numbers and return sections in the 'Any other information' box, box 19 on page TR 7 of the return.

Estimates (including valuations)

Estimates and valuations are different and sometimes they may not be replaced at a later date. Identify these figures – either by putting 'X' in a specific box if asked to do so, or by providing information about them in the 'Any other information' box, box 19. Do not put 'X' in box 20.

If you consider your estimates to be reliable, for example, some private proportions of business expenses, there is no need to draw attention to them.

Box 23 to box 26 *If you have signed on behalf of someone else*

These will be exceptional circumstances.

The law allows an executor to sign a return for the period from 6 April up to the date of the deceased's death.

The following persons are authorised to complete a return on behalf of someone who is not mentally capable of understanding it:
- a Receiver appointed by the Court of Protection (England and Wales)
- a Curator Bonis appointed by the Office of the Accountant of Court (Scotland)
- a Controller appointed by the Office of Care and Protection (Northern Ireland)
- an Attorney appointed under an Enduring or Lasting Power, registered in the appropriate court, or
- any person so authorised by any of the above courts.

If you have not previously supplied evidence of your appointment please enclose documentation with this return.

Filing deadline – reminder

If you have not sent back your paper tax return by 31 October 2014 and you do not file online by 31 January 2015, you will have to pay a £100 penalty. To register, log in or find out more about Self Assessment Online, go to **hmrc.gov.uk/online**

The online filing deadline is 31 January 2015, so if you miss the paper filing deadline you can still file your return online as long as you haven't already filed a 2013–14 paper return.

In December we will send you a reminder with a payslip. If you work out that tax is due, send the full payment, using the payslip, to reach us by 31 January 2015. If you do this it will minimise any interest and possible late payment penalty you might be asked to pay.

What happens next

After we have processed your return, we may check it against other information we know about you, for example, from your employer or your bank. If you realise you have got something wrong, or have missed something off your return, let us know at once otherwise you may be charged a penalty.

If your return turns out to be incorrect and you have paid too much tax, we will repay you with interest. If it is incorrect and you have not paid enough, we will ask for more and with interest. We may also charge a penalty if your return is incorrect because you failed to take reasonable care when completing it. In some circumstances we can also prosecute you for deliberate errors.

A very rough guide to your tax bill

Personal Allowance

£9,440 – if you were born after 5 April 1948 and your total income, including company dividends, is less than £100,000.

£10,500 – if you were born between 6 April 1938 and 5 April 1948 and your total income, including company dividends, is less than £26,100.

£10,660 – if you are were born before 6 April 1938 and your total income, including company dividends, is less than £26,100.

If your total income is between £100,000 and £118,880 reduce £9,440 by £1 for every £2 your income exceeds £100,000.

If your total income is £118,880 or more, your Personal Allowance is reduced to zero.

1 Add up your income, *excluding any company dividends* — 1 £

2 Add together

- retirement annuity premiums (box 2 on page TR 4) £
- value of shares, securities, land gifted to charity £
- tax-free Personal Allowance (see aside) £
- Blind Person's Allowance, if claimed, of £2,160 £ — 2 £

3 Take 2 away from 1 — 3 £

4 Work out the tax due on 3:

- the first £32,010* x 20% **£32,010 can be increased by any personal pension payments (box 1 on page TR 4) and grossed up Gift Aid (box 5 on page TR 4 x 100/80)* £
- the next £117,990 x 40% £
- remainder x 45% £ — 4 £

5 If you are taxable at 40% or 45%

- dividends and tax credits x 22.5% on the difference between £117,990 and the amount of income from (3) that has been charged at 40% £
- remainder x 27.5% £ — 5 £

6 Add 4 + 5 together — 6 £

7 If you are self-employed or in partnership *work out Class 4 NICs on (profits minus £7,755) x 9%* — 7 £

8 Capital Gains Tax (on gains over £10,900)

- *Gains that qualify for Entrepreneurs' Relief x 10%* £
- other gains x 18% on the difference between £32,010* and the amount of income from (3) that has been charged at 20% £
- remainder of other gains x 28% £ — 8 £

9 Add 6 + 7 + 8 together — 9 £

10 Take away tax paid – *get the figures from your P60/P45 and any tax deducted from trading income (for example, subcontractor deductions) and any tax deducted from bank or building society interest received* — 10 £

11 Finally take box 10 away from box 9 – Tax bill — 11 £

This is not precise by any means (and takes no notice of Married Couple's Allowance, the collection of Student Loans or Foreign Tax Credit Relief) but it will give you an indication of whether we owe you tax or you will have tax to pay by 31 January 2015.

Helpsheets

You can download helpsheets from **hmrc.gov.uk/selfassessmentforms** or they are available from the Self Assessment Orderline on **0300 200 3610.**

For page TR 3 of the tax return
Helpsheet 310 *War widow's and dependant's pensions*

For page TR 4 of the tax return
Helpsheet 347 *Personal term assurance contributions to a registered pension scheme*

For the *Additional information* pages
Helpsheet 237 *Community Investment Tax Relief*
Helpsheet 305 *Employee shares and securities – further guidance*
Helpsheet 320 *Gains on UK life insurance policies*
Helpsheet 325 *Other taxable income*
Helpsheet 340 *Interest and alternative finance payments eligible for relief on qualifying loans and alternative finance arrangements*
Helpsheet 341 *Enterprise Investment Scheme – Income Tax relief*
Helpsheet 342 *Charitable giving*
Helpsheet 343 *Accrued Income Scheme*
Helpsheet 344 *Exempt employers' contributions to an overseas pension scheme*
Helpsheet 345 *Pension savings – tax charges on any excess over the Lifetime Allowance and the Annual Allowance and on unauthorised payments*
Helpsheet 346 *Pension tax charges – for members of overseas pension schemes that are not UK registered pension schemes*
Helpsheet 393 *Seed Enterprise Investment Scheme – Income Tax and Capital Gains Tax reliefs*

For the *Employment* page
Helpsheet 201 *Vouchers, credit cards and tokens*
Helpsheet 202 *Living accommodation*
Helpsheet 203 *Car benefits and car fuel benefits*
Helpsheet 205 *Seafarers' Earnings Deduction*
Helpsheet 207 *Non-taxable payments or benefits for employees*
Helpsheet 208 *Payslips and coding notices*
Helpsheet 210 *Assets provided for private use*
Helpsheet 211 *Employment – residence and domicile issues*
Helpsheet 212 *Tax equalisation*
Helpsheet 213 *Payments in kind – assets transferred*
Helpsheet 252 *Capital allowances and balancing charges*

For the *Self-employment* pages
Helpsheet 204 *Limit on Income Tax reliefs*
Helpsheet 220 *More than one business*
Helpsheet 222 *How to calculate your taxable profits*
Helpsheet 224 *Farmers and market gardeners*
Helpsheet 227 *Losses*
Helpsheet 229 *Information from your accounts*
Helpsheet 232 *Farm and stock valuation*
Helpsheet 234 *Averaging for creators of literary or artistic works*
Helpsheet 236 *Qualifying care relief: Foster carers, adult placement carers, kinship carers and staying put carers*
Helpsheet 238 *Revenue recognition in service contracts – UITF 40*
Helpsheet 252 *Capital allowances and balancing charges*

For the *Lloyd's underwriters* pages
Helpsheet 240 *Lloyd's underwriters*

For the *UK property* pages
Helpsheet 223 *Rent a Room for traders*
Helpsheet 251 *Agricultural land*
Helpsheet 252 *Capital allowances and balancing charges*

For the *Foreign* pages
Helpsheet 260 *Overlap*
Helpsheet 261 *Foreign Tax Credit Relief: capital gains*
Helpsheet 262 *Income and benefits from transfers of assets abroad and income from non-resident trusts*
Helpsheet 263 *Calculating Foreign Tax Credit Relief on income*
Helpsheet 264 *Remittance basis*
Helpsheet 321 *Gains on foreign life insurance policies*

For the *Trusts etc.* pages
Helpsheet 270 *Trusts and settlements – income treated as the settlor's*

For the *Capital gains summary* pages
Helpsheet 275 *Entrepreneurs' Relief*
Helpsheet 276 *Incorporation Relief*
Helpsheet 278 *Temporary non-residents and Capital Gains Tax*
Helpsheet 281 *Husband and wife, civil partners, divorce, dissolution and separation*
Helpsheet 282 *Death, personal representatives and legatees*
Helpsheet 283 *Private Residence Relief*
Helpsheet 284 *Shares and Capital Gains Tax*
Helpsheet 285 *Share reorganisations, company takeovers and Capital Gains Tax*
Helpsheet 286 *Negligible value claims and Income Tax losses on disposals of shares you have subscribed for in qualifying trading companies*
Helpsheet 287 *Employee share and security schemes and Capital Gains Tax*
Helpsheet 288 *Partnerships and Capital Gains Tax*
Helpsheet 290 *Business Asset Rollover Relief*
Helpsheet 292 *Land and leases, the valuation of land and Capital Gains Tax*
Helpsheet 293 *Chattels and Capital Gains Tax*
Helpsheet 294 *Trusts and Capital Gains Tax*
Helpsheet 295 *Relief for gifts and similar transactions*
Helpsheet 296 *Debts and Capital Gains Tax*
Helpsheet 297 *Enterprise Investment Scheme and Capital Gains Tax*
Helpsheet 298 *Venture capital trusts and Capital Gains Tax*
Helpsheet 299 *Non-resident trusts and Capital Gains Tax*
Helpsheet 301 *Beneficiaries receiving capital payments from non-resident trusts: calculation of the increase in tax charge*

For the *Residence, remittance basis etc.* pages
Helpsheet 300 *Non-residents and investment income*
Helpsheet 302 *Dual residents*
Helpsheet 303 *Non-resident entertainers and sportspersons*
Helpsheet 304 *Non-residents – relief under Double Taxation Agreements*

More information

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to **www.gov.uk/hmrc/your-charter**

If you have a complaint

For information about our complaints procedures go to **hmrc.gov.uk/complaints-appeals**

How we use your information

HM Revenue & Customs is a Data Controller under the Data Protection Act 1998. We hold information for the purposes specified in our notification to the Information Commissioner, including the assessment and collection of tax and duties, the payment of benefits and the prevention and detection of crime, and may use this information for any of them.

We may get information about you from others, or we may give information to them. If we do, it will only be as the law permits to:

- check the accuracy of information
- prevent or detect crime
- protect public funds.

We may check information we receive about you with what is already in our records. This can include information provided by you, as well as by others, such as other government departments or agencies and overseas tax and customs authorities. We will not give information to anyone outside HM Revenue & Customs unless the law permits us to do so. For more information go to **hmrc.gov.uk/leaflets/data-protection.htm**