



# Tax and benefits:

## A LITRG guide for migrants



Low Incomes  
Tax Reform  
Group

A voice for the unrepresented

# About us

This guide was written by the Low Incomes Tax Reform Group ([www.litr.org.uk](http://www.litr.org.uk)), an initiative of the Chartered Institute of Taxation. We try to give a voice to those who cannot afford to pay for tax advice. Everything we do is aimed at improving the tax and benefits experience of disabled people and carers, students, migrants, pensioners and low income workers. We do not offer an advice service, but our website is full of helpful information. You can find people who can give advice on page 36 of this guide.



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# Introduction

Moving to a new country is a busy time. It can be stressful because you have to learn about the rules there. This guide helps people who would like to come to the UK, or who have already arrived, to understand more about the UK tax system. It will help you to check that you are paying the right amount of tax. It also gives information about some state benefits.

Your right to live and work in the UK, your tax residence status and your right to certain benefits might be different from other members of your family. You must each check your own position.

This guide explains the main things you might need to know. Factsheets on our website give more information about some of the more difficult parts of this guide: [www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets](http://www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets)

The rules sometimes depend on which part of the UK you live in (England, Wales, Scotland or Northern Ireland). This guide shows where there are differences.

Some words and phrases in this guide are highlighted in green and underlined. We explain them on page 39.

Telephone numbers are given where they are available. 'Textphone' and 'text relay' numbers are for people who have difficulty hearing or speaking – they are not for sending mobile telephone SMS text messages to.

# First things first

## Tax and benefits in the UK

The **UK** tax system might be very different from the one you are used to in your home country. You are taxed as an individual in the UK, but there are sometimes special rules for married couples and **civil partners**.

The UK has a range of **taxes**. You are most likely to come across:

- **income tax** (the tax you pay on the **wages** or **salary** from your job)

and

- VAT (Value Added Tax, which is paid on many **goods** and services you buy).



**HM Revenue and Customs** are the government department that collects most taxes. You might hear people refer to HM Revenue and Customs as 'HMRC', 'the Revenue', or 'the Inland Revenue'.

Most taxes are worked out for a **tax year**. In the UK, the tax year is from 6 April to the following 5 April, so the '2017/18' tax year begins on 6 April 2017 and ends on 5 April 2018.

HM Revenue and Customs also collect **National Insurance contributions** – UK social security contributions. You might hear people refer to National Insurance contributions as 'NI' or 'NIC'. Paying UK National Insurance contributions might help you to claim money (**state benefits**) from the government. They also go towards getting a state pension when you are older.

You can claim UK state benefits if you meet certain rules. Benefits can help if, for example, you:

- have a disability
- have a low **income** (earn little money)
- have children to look after
- are not able to work.

HM Revenue and Customs are responsible for paying child benefit, child tax credit and working tax credit. Most other benefits are paid by the **Department for Work and Pensions** (also known as the 'DWP') or **local authorities**. In Northern Ireland, most other benefits are dealt with by the **Department for Communities** or **Land and Property Services**.

It is a good idea to keep HM Revenue and Customs up to date with your contact and correspondence details. You can advise them of a change of address in many different ways. There is information on GOV.UK:

[www.gov.uk/tell-hmrc-change-of-details](http://www.gov.uk/tell-hmrc-change-of-details)

We explain more about taxes, National Insurance and some benefits below. This guide covers income tax, but you might need to consider other taxes, such as capital gains tax – a tax on the **gain** when you sell an **asset** that has increased in value.

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## Your right to work and/or be in the UK

This guide is for people who have a right to work in the **UK** or who have a right to be in the UK. Please note that there is no immediate change to the position of European nationals working or living in the UK following the result of the EU membership referendum.

If you are not sure about your right to work or be in the UK, look for information about your situation on GOV.UK:

### Visas and immigration information (including working in the UK)

[www.gov.uk/browse/visas-immigration](http://www.gov.uk/browse/visas-immigration)

#### European nationals

[www.gov.uk/browse/visas-immigration/eu-eea-commonwealth](http://www.gov.uk/browse/visas-immigration/eu-eea-commonwealth)

#### British Citizenship

[www.gov.uk/browse/citizenship/citizenship](http://www.gov.uk/browse/citizenship/citizenship)

#### Asylum

[www.gov.uk/browse/visas-immigration/asylum](http://www.gov.uk/browse/visas-immigration/asylum)

You can also seek advice from an accredited immigration adviser or solicitor. You can find your nearest accredited immigration adviser, regulated by the Office of the Immigration Services Commissioner, on the GOV.UK website:

[www.gov.uk/find-an-immigration-adviser](http://www.gov.uk/find-an-immigration-adviser)

You can find your nearest immigration solicitor on the Law Society website:

<http://solicitors.lawsociety.org.uk>

In Northern Ireland you can search for an immigration solicitor on the Law Society NI website:

[www.lawsoc-ni.org/solicitors](http://www.lawsoc-ni.org/solicitors)

In Scotland you can search for an immigration solicitor on the Law Society of Scotland website:

[www.lawscot.org.uk/find-a-solicitor](http://www.lawscot.org.uk/find-a-solicitor)

## Arriving in the UK – what you need to know about tax

When you arrive in the [UK](#), you need to think about [tax](#). For example, you will probably need to:

- work out your [tax residence status](#) and your [domicile](#)
- understand about the [personal allowance](#) for tax
- get a [National Insurance number](#)
- work out if you are an [employee](#) or are [self-employed](#)
- register with [HM Revenue and Customs](#) if you need to.

## Your tax residence status

Your [tax residence status](#) is important when deciding if you have to pay [UK tax](#) on your [income](#) and [gains](#) or not. Broadly, if you are tax resident in the UK, you are taxable on your worldwide income in the UK. If you work in the UK, you are likely to pay some UK taxes and [National Insurance contributions](#).

The following can affect how you are taxed in the UK:

1

### Your tax residence

There is a Statutory Residence Test for the UK – this means the rules for residence are set out in tax law. The position for many people is broadly the same as it was before the Statutory Residence Test was introduced, when residence had no legal definition (up to 5 April 2013). Generally it is the country where you live. Normally you are tax resident (or not tax resident) in the UK for a complete [tax year](#). You work out your residence by:

- recording how long you are in the UK in a tax year
- and
- following the Statutory Residence Test.

If you come to the UK to work, you will probably be resident in the UK for tax for the whole of the tax year in which you arrived. But sometimes the tax year can be split so that the part of the tax year before you arrived is ignored. You can claim for the tax year to be split in certain circumstances by completing a [self assessment tax return](#). We explain more about tax returns in the section on self assessment, see page 18.

Keep a note of each night you spend in the UK and keep travel documents showing when you arrive and leave.

Note that it is possible to be resident for tax purposes in two countries.

For more information, read our tax residence factsheet:

[www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets](http://www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets)

## 2

### Your place of domicile

Your place of domicile generally means the country where you have your permanent home, or the place that you think of as home. That is, the place to which you are most strongly attached or feel you belong.

It can be difficult to work out your place of domicile, but you will **probably** have a non-UK domicile if:

- your father did not regard the UK as his natural home at the date of your birth (or your mother, if your parents were unmarried)

and

- you do not intend to stay in the UK permanently.

If you do not have a domicile in the UK, you may not have to pay UK tax on your foreign income and gains, even if you are tax resident in the UK.

For more information, read our domicile factsheet:

[www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets](http://www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets)

Your tax residence status and domicile can be complicated. It is important to remember that it is mainly of relevance if you have foreign income and gains. You might need help, so we give information on where to get further advice at the end of this guide.

Your tax residence and domicile might be different from those of your family members. You must each check your own status.

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## Personal allowances

Most people living and working in the **UK** can get **personal allowances** for **tax**. If you are a non-EU visitor to the UK, you may not get the personal allowance, even if you are working here. Your personal allowance is the amount of **income** you can have before you have to pay **income tax**.

For the 2017/18 tax year, the basic personal allowance is £11,500. If you qualify for the **blind person's allowance**, your personal allowance will be higher. You pay income tax on income above your personal allowance. The more you earn, the higher the amount of income tax you pay.

For more information, read our personal allowances factsheet:

[www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets](http://www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets)



## Applying for a National Insurance number (NINO)

To work in the **UK**, you need a **National Insurance number**, sometimes referred to as a 'NINO'. Each person is given their own number – you must **never** use someone else's National Insurance number. It is made up of letters and numbers and looks like this:

AB 12 34 56 C

National Insurance numbers are given out by the **Department for Work and Pensions (DWP)** or the **Department for Communities** in Northern Ireland.

### To apply for a National Insurance number:

- if you live in England, Scotland or Wales, telephone **Jobcentre Plus** (part of the Department for Work and Pensions) on **0345 600 0643** (**textphone: 0345 600 0644**).

Find out more on GOV.UK:

[www.gov.uk/apply-national-insurance-number](http://www.gov.uk/apply-national-insurance-number)

- if you live in Northern Ireland, telephone your nearest National Insurance number processing centre:
  - Shaftesbury Square, Belfast: **028 9013 8286**
  - Portadown: **028 3877 3046**
  - Lisnagelvin: **028 7185 5407** and **028 7185 5406**

Find out more on NI Direct:

[www.nidirect.gov.uk/articles/applying-national-insurance-number-if-you-live-northern-ireland](http://www.nidirect.gov.uk/articles/applying-national-insurance-number-if-you-live-northern-ireland)

You might have to go to an **evidence of identity interview** with your passport and other proof of identity documents. If successful, you will be sent a National Insurance number after the interview.

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# Employment or self-employment

When working in the [UK](#), you need to know if you are:

- an [employee](#) (where you work for someone else called an [employer](#))
- or
- [self-employed](#) (where you run your own business).

You need to know whether you are an employee or self-employed so that you understand the type of [tax](#) and [National Insurance contributions](#) you have to pay, how to pay and when to pay them. This is important – if your status is wrong, you may pay the wrong amount or type of tax and National Insurance contributions. This could lead to problems with HM Revenue and Customs. The self-employed also have to report their [income](#) to [HM Revenue and Customs](#) themselves, which is different to an employee.

You also need to know whether you are an employee or self-employed so that you can understand your employment law rights. We talk more about this on page 13.

Whether you are an employee or self-employed is not a matter of choice – it depends on the facts. So be careful if:

- you are offered work and given a choice of being an employee or self-employed
- someone you are going to work for tells you that you are self-employed.

This may happen because employers have many obligations toward employees that they do not have for the self-employed: this means that it is better for them if you are called self-employed. If either of these things happen to you, make sure you understand for yourself whether you are an employee or self-employed, or get advice. It is possible to be employed and self-employed at the same time.

For more information, read our employed and self-employed factsheet: [www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets](http://www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets)

HM Revenue and Customs provide a tool to help you decide whether you are an employee or self-employed: [www.gov.uk/guidance/check-employment-status-for-tax](http://www.gov.uk/guidance/check-employment-status-for-tax)

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## Employment

When you get a job with an [employer](#), you need to give the person or company you work for your [National Insurance number](#) or show that you have applied for one.

Your employer should deduct [income tax](#) and [National Insurance contributions](#) from your pay, and pay them to [HM Revenue and Customs](#). Your employer also pays employer's National Insurance contributions to HM Revenue and Customs. But you still need to check your income tax, to make sure that you are not paying too much or too little (see [Pay As You Earn](#) page 16).

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## Agency work

Where an **agency** finds work for you, they may pay you too.

If they do, the agency should deduct **income tax** and **National Insurance contributions** from your pay. But you still need to check your income tax, to make sure you are not paying too much or too little (see **Pay As You Earn** page 16).

Find out more about the rights of agency workers on GOV.UK: [www.gov.uk/agency-workers-your-rights](http://www.gov.uk/agency-workers-your-rights)

The agency may suggest you use an ‘umbrella company’ – you can find out more about them in our factsheet: [www.litr.org.uk/tax-guides/migrants-and-tax/employment-and-self-employment/agency-workers](http://www.litr.org.uk/tax-guides/migrants-and-tax/employment-and-self-employment/agency-workers)

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## Employment rights

If you are an **employee** or an agency worker in the **UK**, you are entitled to certain things by law. These are your ‘employment rights’.

One example is the **national minimum wage**, sometimes referred to as ‘the minimum wage’ and the ‘national living wage’. This means that **employers** have to pay at least a set hourly amount to most employees. For people aged 25 or over, the rate from 1 April 2017 is £7.50 an hour. For workers aged 21 to 24, the rate is £7.05 an hour, and for those aged 18 to 20 it is £5.60 an hour. There are also rates for workers aged under 18 and apprentices.

Find out more about the national minimum wage and the national living wage on GOV.UK: [www.gov.uk/national-minimum-wage](http://www.gov.uk/national-minimum-wage)



There are many other employment rights, including:

- a right to paid holidays (time off work)
- rules about breaks and working hours
- paid time off for sickness or having a baby.

Find out more about employment rights in England, Scotland and Wales on GOV.UK: [www.gov.uk/employment-status/overview](http://www.gov.uk/employment-status/overview)

Find out more about employment rights in Northern Ireland on NI Direct: [www.nidirect.gov.uk/information-and-services/employment](http://www.nidirect.gov.uk/information-and-services/employment)

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# Self-employed

**Self-employed** people have to pay their own **income tax** and **National Insurance contributions**. When you become self-employed, you normally need to:

- tell **HM Revenue and Customs** as soon as possible
- keep records of your **income** and expenses (see page 34 for more information on record keeping)
- fill in a tax form – a **'tax return'** – each year
- pay your income tax and National Insurance contributions direct to HM Revenue and Customs.

From 6 April 2017, you may not have to declare your trading income to HM Revenue and Customs or pay any tax on it, if it is less than £1,000. This is because there is a proposal for a trading allowance of £1,000 for individuals with small amounts of trading income. You can find out more on the LITRG website:

[www.litr.org.uk/tax-guides/self-employment/working-out-profits-losses-and-capital-allowance/how-do-i-work-out-my](http://www.litr.org.uk/tax-guides/self-employment/working-out-profits-losses-and-capital-allowance/how-do-i-work-out-my)

Find out more about how self-employed people pay **tax** in the **self assessment** section, page 18.

When you become self-employed, there are deadlines to meet and **penalties** if you miss them. Find out more on the Low Incomes Tax Reform Group (LITRG) website: [www.litr.org.uk/tax-guides/self-employment/what-dates-are-important-self-employment](http://www.litr.org.uk/tax-guides/self-employment/what-dates-are-important-self-employment)

## Employment rights if you are self-employed

If you are genuinely self-employed, you have few rights and protections under employment law.

Sometimes you can be classed as self-employed for tax purposes, but as a 'worker' for employment law purposes (the same category that agency workers fall into) meaning that you may get more rights and protections than you think. This will generally be where a self-employed worker provides a service, but as part of someone else's business, and where they must carry out the work personally, rather than being able to send someone else in their place.

# How tax is paid

## The basic principles

There are two ways to pay **tax** in the **UK**.

1

### It is deducted from your money before you get it

If you are an **employee**, then your **employer** deducts tax under the **Pay As You Earn** system. Your employer takes tax out of your pay before you get it, and pays it on your behalf to **HM Revenue and Customs**.

Find out more in the section on Pay As You Earn below, on page 16.

If you receive a pension (other than the state pension), your pension provider is also likely to deduct tax under Pay As You Earn.

If you have an account with a UK bank or building society, you might get interest on the money in it. This is called 'savings income' for UK tax. Depending on your total **income**, you might have to pay tax on that interest.

Before 6 April 2016, banks and building societies used to deduct tax and pay it to HM Revenue and Customs. From 6 April 2016, banks and building societies no longer deduct tax from interest. You might still have to pay tax on it.

For more information, read our income other than earnings factsheet: [www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets](http://www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets)

2

### You pay your tax direct to HM Revenue and Customs

If you are **self-employed**, you have to work out how much tax you have to pay, and pay this tax to HM Revenue and Customs yourself. An exception to this is where you are self-employed in the construction industry, in which case contractors deduct money from your payments and pass it to HM Revenue and Customs for you. You can find out more about the Construction Industry Scheme on page 23.

In addition, if you have other income or gains that have not had UK tax deducted from them before you get them, you may need to pay the tax direct to HM Revenue and Customs. Find out more in the section on **self assessment**, on page 18.

# Pay As You Earn (also known as 'PAYE')

When you work for a **UK employer**, your employer takes **tax** off your **wages** before paying the rest to you, under a system called **Pay As You Earn** (often shortened to 'PAYE').

Usually, your employer will take the correct tax off your pay during the **tax year**. But sometimes it does not work out exactly, especially if:

- you have more than one job at the same time
- you change jobs often
- you do **seasonal work**
- you start or stop working part way through a tax year.

When you start a job, your employer should ask you for some basic details or give you a starter declaration form to complete. **HM Revenue and Customs** then send a Pay As You Earn 'code' to your employer, which tells your employer how much personal allowance you are entitled to, so they can work out how much tax to take off your pay. In the meantime, your employer might use a temporary or 'emergency' code.



You should also get a letter – a '**coding notice**' – telling you what code your employer should use. Check:

- that you understand your coding notice and contact HM Revenue and Customs if you need help or you think it is wrong
- that the code on the **payslips** you get (weekly or monthly) from your employer is the same as on your coding notice.

To help you, here is a typical payslip. It shows:

- 1** Personal information, including: name, National Insurance number and Pay As You Earn code.
- 2** Payments for the pay period, including: salary, wages, bonuses and overtime.
- 3** Deductions for the pay period, including: income tax, National Insurance contributions and pension contributions (if any).
- 4** Amounts earned and deductions taken off for the tax year to date, including the current pay period.
- 5** Net pay for the pay period. This is the amount you should actually receive for the pay period. It is your payments ( **2** ) minus deductions ( **3** ).

<b>1</b>	Mr A Smith NI Number: AB123456C Tax Code: 1150L		Pay by: BACS	Date: 25 Aug 17	
	<b>Description</b>	<b>Rate (£)</b>	<b>Hours</b>	<b>Amount (£)</b>	<b>This year (£)</b>
	Wages	10.00	100.00	1,000.00	5,000.00
	Overtime	<b>2</b> 12.00	10.00	120.00	400.00
			<b>TOTAL</b>	<b>1,120.00</b>	<b>5,400.00</b>
	Tax			32.40	122.00
	National Insurance	<b>3</b>		52.80	240.00
				<b>85.20</b>	<b>362.00</b>
			<b>NET PAY</b>	<b>1,034.80</b>	
	Employer's NIC this period:	60.72	Tax District:	Centre 1	
	Employer's NIC Year to Date:	276.00	Tax Reference:	961/111111	

Pay As You Earn is supposed to give you your personal allowances using the coding system. But sometimes things can go wrong and you might pay the wrong tax.

For example, if you have more than one job, you should have two codes, which will probably be:

- one code which is a number followed by the letter 'L' (for example, 1150L). This tells the employer to give you the personal allowance of £11,500

and

- another code which will probably be a 'BR' code. This means that basic rate (20%) tax is taken from the wages you get for the job with the 'BR' code.

If both codes are 1150L, this means you have been given your personal allowance by both employers and you will probably have an underpayment of tax at the end of the tax year.

Find out more about how to check your coding notice on the Low Incomes Tax Reform Group website:

[www.litr.org.uk/tax-guides/employed/how-do-i-check-my-coding-notice](http://www.litr.org.uk/tax-guides/employed/how-do-i-check-my-coding-notice)

After the end of the tax year (5 April) your employer will give you a form P60, which shows your total pay for the year, and the income tax and National Insurance contributions you have paid.

If the right tax has not been taken off your wages in the tax year, you might:

- get a letter (a 'PAYE tax calculation') from HM Revenue and Customs asking you to pay more tax
- get a letter (a 'PAYE tax calculation') from HM Revenue and Customs that says you have paid too much tax and get a refund by cheque
- fill in a form to get some tax back. Find out how on GOV.UK: [www.gov.uk/claim-tax-refund/too-much-tax-taken-from-your-pay](http://www.gov.uk/claim-tax-refund/too-much-tax-taken-from-your-pay)

Find out more about PAYE tax calculations on the Low Incomes Tax Reform Group website:

[www.litr.org.uk/tax-guides/employed/what-if-i-do-not-pay-enough-tax](http://www.litr.org.uk/tax-guides/employed/what-if-i-do-not-pay-enough-tax)

When you leave a job, your employer should give you a form P45. This has 3 parts. You should keep Part 1A. What you do with parts 2 and 3 depends on what you do next:

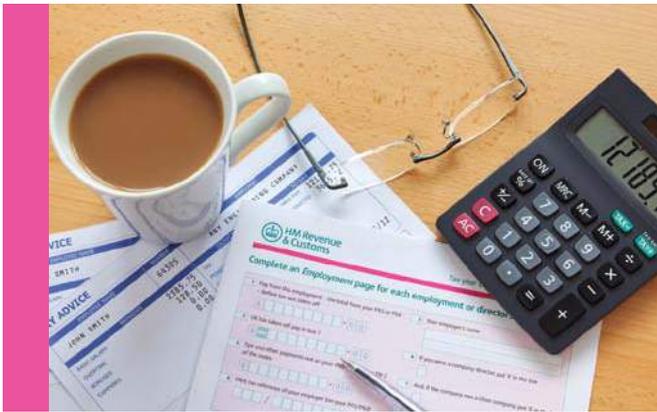
- give them to your new employer when you get a new job
- give them to **Jobcentre Plus** (Jobs and Benefits Office in Northern Ireland) if you claim certain [state benefits](#)
- send them off to HM Revenue and Customs to claim a tax refund if you do not have a new job, you are not claiming state benefits and you might not be working for a while. See HM Revenue and Customs form P50: [www.gov.uk/government/publications/income-tax-claiming-tax-back-when-you-have-stopped-working-p50](http://www.gov.uk/government/publications/income-tax-claiming-tax-back-when-you-have-stopped-working-p50)
- send them off to HM Revenue and Customs to claim a tax refund if you are leaving the UK. See HM Revenue and Customs form P85: [www.gov.uk/government/publications/income-tax-leaving-the-uk-getting-your-tax-right-p85](http://www.gov.uk/government/publications/income-tax-leaving-the-uk-getting-your-tax-right-p85)

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## Self assessment

If the **tax** you owe cannot be taken from your pay or other **income**, you need to fill in a **HM Revenue and Customs** tax form. This is called **self assessment**. If you are self-employed, including if you work in the construction industry, you have to complete a self assessment tax form.

Self assessment means that you complete a form, either on paper or online, after the end of the **tax year**. This is called a **tax return**. If you owe tax, you pay it to HM Revenue and Customs. If HM Revenue and Customs owe you tax, you get a refund.

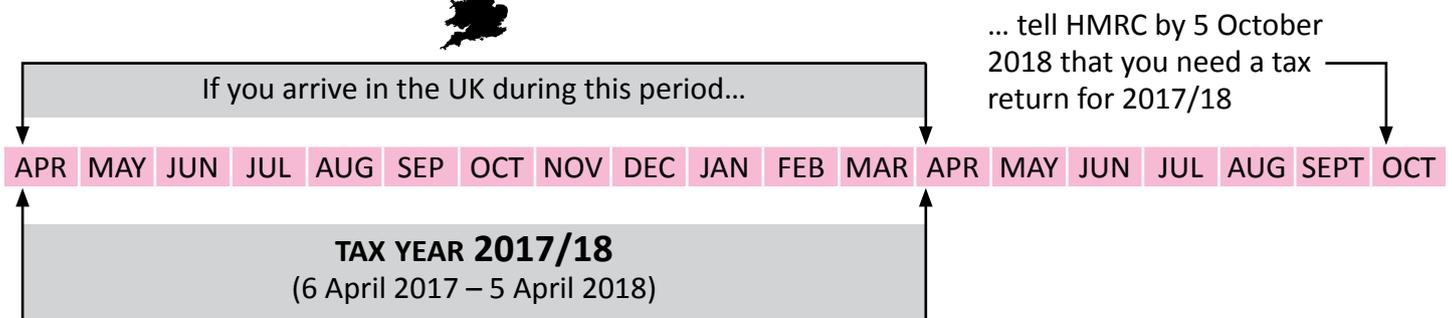


In the UK, it is your responsibility to tell HM Revenue and Customs if you are self-employed or if you have any income which has not had any or enough tax taken off already. This can include income from the UK or **from another country**.

If you think you need a tax return, you must tell HM Revenue and Customs by 5 October after the end of the tax year.

For example, if you come to the UK in the tax year which ends on 5 April 2018 and become an

**employee**, but you have a property in another country from which you receive **rent**, you may have to tell HM Revenue and Customs by 5 October 2018 that you need to complete a tax return for the tax year which ends on 5 April 2018.



If you are self-employed the easiest way to tell HM Revenue and Customs is to telephone the Newly Self-Employed Helpline on **0300 200 3500** (textphone: **0300 200 3519**) (text relay: **18001 0300 200 3500**) or you can fill in the form CWF1. [www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-self-employed](http://www.gov.uk/log-in-file-self-assessment-tax-return/register-if-youre-self-employed)

On registration you will receive a Unique Taxpayer Reference. Keep it safe. You will still be required to obtain a National Insurance number as well.

To tell HM Revenue and Customs that you need a tax return for any other reason, either:

- use form SA1. Complete the form, print it and post it to the address on the form. Keep a copy. [www.gov.uk/government/publications/self-assessment-register-for-self-assessment-and-get-a-tax-return-sa1](http://www.gov.uk/government/publications/self-assessment-register-for-self-assessment-and-get-a-tax-return-sa1)

or

- telephone the Self Assessment Helpline on **0300 200 3310** (**textphone: 0300 200 3319**) (**text relay: 18001 0300 200 3310**). If you are calling from abroad the number is **+44 161 931 9070**. Keep a note of the telephone call.

Once you have registered, HM Revenue and Customs may ask you to complete a tax return each year. You must do so for each tax year you are asked and send them back to HM Revenue and Customs. You must include all of your taxable income on the form.

If you are completing a tax return because you are self-employed, you should tell HM Revenue and Customs when you have ceased self-employment, otherwise they will just assume your self-employment is ongoing and will continue to issue you tax returns to complete. You will need to fill in a tax return for the year your self-employment ends – the date that you stopped being self-employed should be shown on the tax return.

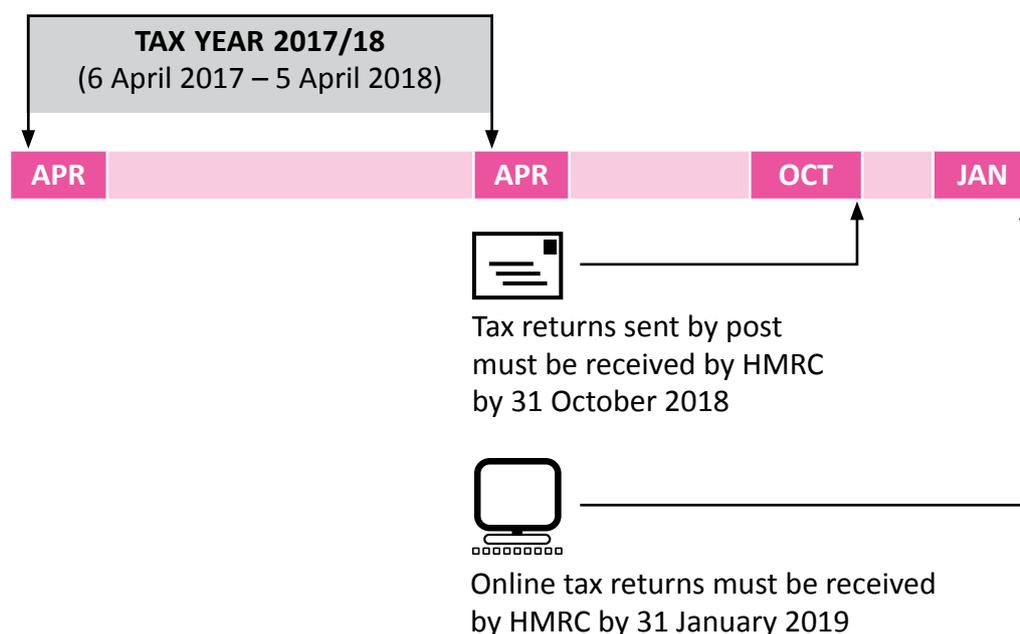
If you are leaving the UK and you complete a tax return, you should put your date of departure in the tax return so HM Revenue and Customs can close down your self assessment record and stop sending you tax returns to complete.

There are many important dates in the self assessment system. You must act by those dates otherwise you might be charged a **penalty** (have to pay extra money) on top of your tax. Even if you do not have any tax to pay you could still be charged a penalty.

For example, self assessment tax returns usually must be sent to HM Revenue and Customs:

- by 31 October after the end of the tax year if you are completing it on paper or
- by 31 January after the end of the tax year if you are completing it online.

You usually have to pay any tax that you owe to HM Revenue and Customs by 31 January following the end of the tax year in question. From your second year of self assessment, HM Revenue and Customs may ask you to pay some tax in advance towards your next tax bill.



A self assessment tax return is made up of core pages, plus extra sections that depend on your circumstances. You might have problems filling in self assessment tax returns online, as HM Revenue and Customs' free online filing system does not allow you to complete **residence** pages. If you need to complete the residence pages (you only need to do this if your residence position is relevant to your UK tax affairs), you may have to get software from another provider to do this, for which there might be a charge. Or, you could pay a tax agent to complete and file the tax return for you. If you want to complete the form on paper, you can ask HM Revenue and Customs to send it to you (often they will only send you a letter asking you to complete a tax return and they will not automatically send you the form). Or you can print the main form and any extra pages that you need from the GOV.UK website:

[www.gov.uk/self-assessment-forms-and-helpsheets](http://www.gov.uk/self-assessment-forms-and-helpsheets)

Find out more about self assessment on the Low Incomes Tax Reform Group website:

[www.litr.org.uk/tax-guides/tax-basics/do-i-need-complete-tax-return](http://www.litr.org.uk/tax-guides/tax-basics/do-i-need-complete-tax-return)

If you have questions about self assessment and the pages of the tax return that you need to complete you can ask HM Revenue and Customs. Contact HM Revenue and Customs: telephone the Self Assessment Helpline on **0300 200 3310** (**textphone: 0300 200 3319**) (**text relay: 18001 0300 200 3310**). If you are calling from abroad the number is **+44 161 931 9070**. Or contact one of the organisations listed at the end of this guide.

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## Income or assets outside the UK

Your **UK tax** can be complicated if you are UK tax resident and have **income** or **assets** overseas, for example:

- **earnings** from a job
- **profits** from running a business
- income from **renting out** a property
- you sell or give away assets (for example, a house)
- interest on **savings**
- other **investments**.

Also, your UK tax can be affected by:

- where you have your bank accounts
- how you bring money or **goods** into the UK.

If you are tax resident and **domiciled** in the UK, you pay tax here on what is called the '**arising basis**'. This means you pay tax on your income and **gains** when they arise, no matter where in the world they come from and whether or not you bring them into the UK.

If you are tax resident but not domiciled in the UK, you might not have to pay tax on your income and gains from overseas. This depends on your total overseas income and gains, and whether or not you bring money or property from overseas into the UK.

This is because you can ask to pay UK tax on overseas income and gains only when you bring money or property to the UK. This is called paying tax on the '**remittance**



**basis**. If you do this you might lose your **personal allowances** for tax, depending on your situation.

You do not need to worry about asking to pay tax on the remittance basis if your total income and gains left overseas are less than £2,000. In this case, the remittance basis applies automatically (so you only pay UK tax on overseas income and gains that you bring here from overseas), but you keep your personal allowances.

If you have earnings of up to £10,000 from overseas which have already been taxed in another country, you might not need to tell **HM Revenue and Customs** whether you bring them into the UK or not. This is called the '**overseas work exemption**'.

For more information, read our factsheet about foreign income and gains:  
[www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets](http://www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets)

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## National Insurance contributions

As well as **tax**, you have to pay **National Insurance contributions** on your **earnings**. Some National Insurance contributions count towards **state benefits** you might receive in the future – for example, the state retirement pension or help if you are ill and cannot work. Information on some state benefits is given in a later section of this guide, see page 30.

You start paying National Insurance contributions at age 16 and stop paying them when you reach **pension age**.

If you are an **employee**, your **employer** takes National Insurance contributions off your **wages** and pays them to **HM Revenue and Customs**. Your employer may have to pay some additional National Insurance contributions called 'secondary' or 'employer contributions'.

If you are **self-employed**, you might have to pay two kinds of National Insurance contribution:

- an amount based on the number of weeks of self-employment in the tax year – **class 2**
- an amount calculated with your **self assessment tax return**, based on your **profits** – **class 4**.

If you do not pay National Insurance contributions, for example because you cannot work due to illness or if you are a carer, you might be given 'National Insurance credits'. These credits mean that your National Insurance contributions are covered for the time that you cannot pay them yourself. Find out more about National Insurance credits on the GOV.UK website:

[www.gov.uk/national-insurance-credits](http://www.gov.uk/national-insurance-credits)

For more information, read our National Insurance factsheet:  
[www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets](http://www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets)

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## Seasonal work or short stays in the UK – tax refunds

If you come to the [UK](#) and:

- do [seasonal work](#), for example, strawberry picking in Herefordshire
- or
- leave after a short period of work

you might be able to claim a [tax](#) refund when you leave. Use form P85 – telephone [HM Revenue and Customs](#) on **0300 200 3300** (or **+44 135 535 9022** from abroad) ([textphone](#): **0300 200 3319**) ([text relay](#): **18001 0300 200 3300**) or download it from the GOV.UK website:

[www.gov.uk/government/publications/income-tax-leaving-the-uk-getting-your-tax-right-p85](http://www.gov.uk/government/publications/income-tax-leaving-the-uk-getting-your-tax-right-p85)

Some companies offer a tax refund claim service, but using them might not be good value for money especially if your situation is straightforward. You might find it is quite easy to claim a refund for yourself. If you do pay for advice, we suggest you use a Chartered Tax Adviser:

<http://core.tax.org.uk>

For more information, read our factsheet about short stays in the UK:

[www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets](http://www.litr.org.uk/tax-guides/migrants-and-tax/guides-and-factsheets)

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## Construction work

Are you a construction worker – for example a builder, carpenter, plasterer or electrician? If you work in the [UK](#), you might be either an [employee](#) or [self-employed](#) (see the section on employment and self-employment on page 12).



If you are self-employed, a special [tax](#) scheme for construction workers applies to you, called the Construction Industry Scheme. This means that the contractor you work for deducts tax from your [income](#).

If you register for self assessment and the Construction Industry Scheme, the contractor will deduct tax at 20%. But if you do not register for the Construction Industry Scheme, the contractor will deduct tax at 30%. You will probably be due a tax refund, because of your trading expenses and the personal allowance.

Even if you have tax taken off your earnings before you get them, if you are a self-employed construction worker in the UK, you must do two things:

- register as self-employed with HM Revenue and Customs and
- register with HM Revenue and Customs for the Construction Industry Scheme.

HM Revenue and Customs will ask you to complete [self assessment tax returns](#).

HM Revenue and Customs' Construction Industry Scheme Helpline is **0300 200 3210** ([textphone](#): 0300 200 3219) ([text relay](#): 18001 0300 200 3210). If you are calling from abroad, the number is **+44 161 930 8706**.

Find out more about the Construction Industry Scheme on the GOV.UK website: [www.gov.uk/what-you-must-do-as-a-cis-subcontractor](http://www.gov.uk/what-you-must-do-as-a-cis-subcontractor)

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## Being paid in cash

When working in the [UK](#), it is important to make sure that you are paying the correct amount of [tax](#).

If you are an [employee](#), your [employer](#) must deduct [income tax](#) and [National Insurance contributions](#) from your pay if you have to pay these taxes. Normally, employers pay your [earnings](#) straight into your bank account, once they have taken off income tax and National Insurance contributions. Some employers might pay you in cash. This is fine as long as they still take off the right income tax and National Insurance contributions.

Some employers might try to take advantage of migrants who do not know the rules. So, if someone offers you cash for work as an employee, they might be trying to avoid their obligations under [Pay As You Earn](#). To save themselves money, these employers might not pay income tax or National Insurance contributions to [HM Revenue and Customs](#) for you. This is illegal and HM Revenue and Customs might ask you to pay the income tax and National Insurance contributions at a later date. Also, you could lose out on the [state benefits](#) that National Insurance contributions give you.

Your employer should give you a [payslip](#) when you are paid, whether this is into a bank account or in cash. If you do not receive a payslip, ask your employer for one.

You can report employers who are not following the law to the HM Revenue and Customs Tax Evasion Hotline (a confidential telephone line) on **0800 788 887** ([textphone](#): 0300 200 3519) ([text relay](#): 18001 0800 788 887). Or you can use the online form:

[www.gov.uk/government/organisations/hm-revenue-customs/contact/reporting-tax-evasion](http://www.gov.uk/government/organisations/hm-revenue-customs/contact/reporting-tax-evasion)

If you are [self-employed](#) and paid in cash, record the amount and include it on your [self assessment tax return](#). See page 34 for more information about record keeping if you are self-employed.

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## Renting out a room

When you have settled into your job and home in the **UK**, other friends or family members might join you.



If you **rent out** ('sub-let') a room to them, you might have to tell **HM Revenue and Customs** and complete a **self assessment tax return** (see the section on self assessment at page 18).

But you can sometimes rent out a room without paying **income tax**.

If you get **income** of up to £7,500 in a **tax year** from renting out a room in your home, before taking off your costs, you will not have to pay income tax on it. This is known as rent-a-room relief. If you share income with someone else from renting out a room, you can only get £3,750 in a tax year before paying income tax.

Find out more about rent-a-room relief from GOV.UK:

[www.gov.uk/rent-room-in-your-home](http://www.gov.uk/rent-room-in-your-home)

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## International agreements – tax

If you are **UK** tax resident and have **income** and **gains** from another country, you may have to pay **tax** in both countries. This is known as 'double taxation'. Double taxation may also happen if you have UK income or gains which are taxed in another country.

The UK has 'double taxation agreements' with many countries to try to make sure that people do not pay tax twice on the same income. Double taxation agreements help decide which country has the right to collect tax on different types of income.

Even if there is no double taxation agreement, you may be able to get tax relief by means of a foreign tax credit. GOV.UK has information on foreign tax credit relief: [www.gov.uk/tax-foreign-income/taxed-twice](http://www.gov.uk/tax-foreign-income/taxed-twice)

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## International agreements – social security

The **UK** has special social security agreements with some other countries, which can affect your **National Insurance contributions**. The Low Incomes Tax Reform Group website provides more information:

[www.litr.org.uk/tax-guides/migrants-and-tax/national-insurance-migrants](http://www.litr.org.uk/tax-guides/migrants-and-tax/national-insurance-migrants)

# Value Added Tax (VAT)



VAT is a **tax** that you pay when you buy **goods** and services. It is usually included in the price of goods in the shops.

If you are **self-employed**, you might need to register for VAT and charge VAT to your customers, then pay it to **HM Revenue and Customs**. As a very rough guide, if your sales (the **income** from your customers for your goods or services) are:

- over £85,000 in the last 12 months

or

- expected to exceed the annual threshold of £85,000 in the next month, just looking at that month alone

then you might need to register and submit VAT returns online.

The GOV.UK website has further information on registering for VAT: [www.gov.uk/vat-registration](http://www.gov.uk/vat-registration)

## Example 1:

If you run a small shop, your sales will be made up of the money you charge for each item you sell. If you started your business in January 2017 and have shop sales of £7,250 every month, when you reach the end of December 2017 and look back over the previous 12 months, you will see that your sales reach £87,000 in total. This is over £85,000 in the last 12 months, and so you have to register for VAT.

2017 Sales												Total
£7,250	£7,250	£7,250	£7,250	£7,250	£7,250	£7,250	£7,250	£7,250	£7,250	£7,250	£7,250	£87,000
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	

You now need to register for VAT as your gross sales for 2017 were over £85,000

## Example 2:

As in Example 1, if you have a small shop (for example a newsagents) and started your business in January 2017 but only have shop sales of £6,000 every month, when you reach the end of December 2017 and look back over the last 12 months, you will see that your sales reach £72,000 and so you do not need to register for VAT.

2017 Sales												Total	
£6,000	£6,000	£6,000	£6,000	£6,000	£6,000	£6,000	£6,000	£6,000	£6,000	£6,000	£6,000	£6,000	£72,000
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC		

You do not need to register for VAT as your gross sales for 2017 were under £85,000

**However**, if you start selling a new item (for example you get a licence to start selling alcohol) that you think will do very well in January 2018 and your sales for that month alone will be around £86,000 then you must register for VAT.

2017 Sales												Total	2018
£6000	£6000	£6000	£6000	£6000	£6000	£6000	£6000	£6000	£6000	£6000	£6000	£72,000	£86,000
JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC		JAN

You should register for VAT now as you believe your sales in the following month are likely to be more than £85,000

Estimated sales

## When things go wrong

Within the **tax** system there are important dates, often called ‘deadlines’. If you do not meet these deadlines, for example:

- the date by which you must tell **HM Revenue and Customs** if you have any **income** or **gains** that have not been taxed already

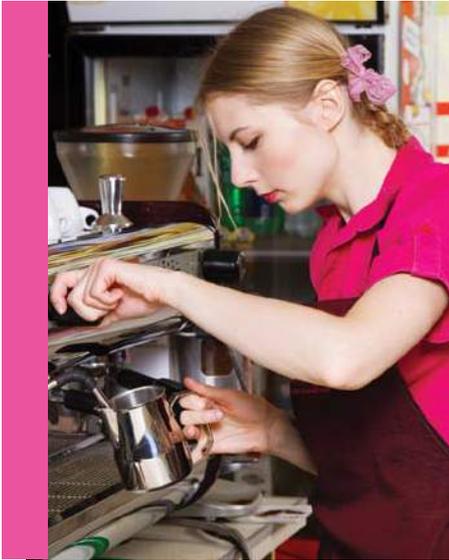
or

- the date by which you must send in your **self assessment tax return**

you might get a **penalty**. This is like a fine and must be paid on top of any tax that you might owe HM Revenue and Customs. Be aware that there is a very tough penalty regime for tax returns that are filed late – even if you have no tax to pay or are due a refund.

HM Revenue and Customs can give you a penalty if your tax return is inaccurate or if you give them incorrect information.

HM Revenue and Customs can also ask you questions about your tax or information that you have given to them. These are called **compliance checks**. If you do not do as they ask, you might have to pay a penalty. But you do have rights and you should get help if you receive a letter asking you for information.



Be careful of requests for information which pretend to be from HM Revenue and Customs. HM Revenue and Customs never send notifications of a tax refund by email, or ask you to disclose personal or payment information by email.

If HM Revenue and Customs make a decision about your tax or have sent you a penalty and you think it is wrong, check if you can challenge that decision. This is called an '**appeal**' and usually you must appeal within 30 days. If you appeal, HM Revenue and Customs will look at the decision again.

If you cannot agree with HM Revenue and Customs, you can appeal to an **independent tribunal**. A tribunal means that people outside of HM Revenue and Customs look at your case and decide whether HM Revenue and Customs made the right decision.

If you think you have been treated badly by HM Revenue and Customs, you can **complain**.

Find out more about tax appeals and complaints on the Low Incomes Tax Reform Group website:

[www.litr.org.uk/tax-guides/tax-basics/Enquiries-penalties-appeals-complaints-debt](http://www.litr.org.uk/tax-guides/tax-basics/Enquiries-penalties-appeals-complaints-debt)

HM Revenue and Customs have guidelines that they should follow when dealing with you called 'Your Charter'. This Charter sets out your rights and responsibilities. Find out more at:

[www.gov.uk/government/publications/your-charter](http://www.gov.uk/government/publications/your-charter)

If you owe money to HM Revenue and Customs and cannot afford to pay, it is important to talk to HM Revenue and Customs about your tax debt. Your situation may not be as bad as you think, but you should act quickly. If you do nothing at all and return home then you could face legal action – HMRC can also pursue tax debts in your home country. GOV.UK has guidance on what to do:

[www.gov.uk/difficulties-paying-hmrc](http://www.gov.uk/difficulties-paying-hmrc)

The charity TaxAid has produced a useful guide on tax debt:

<http://taxaid.org.uk/guides/taxpayers/tax-debt>

# Other taxes

## Local taxes

In England, Wales and Scotland, the **local tax** is called **council tax** and is dealt with by your **local authority**. In Northern Ireland, a similar **tax** called **rates** is collected by **Land and Property Services**. You pay council tax or rates on the property you live in. The amount varies, depending on the size of the property and where you live.

The amount you pay could be reduced if, for example, you:

- live alone
- are disabled
- are a student.

If your **income** is low, you might be able to claim a council tax reduction. Find out more about council tax reduction on GOV.UK:

[www.gov.uk/apply-council-tax-reduction](http://www.gov.uk/apply-council-tax-reduction)

The money collected from local taxes goes to local authorities (also known as **councils**) to pay for local services such as schools, parks, rubbish collection and the police.

Find out more about council tax in England, Scotland and Wales on GOV.UK:

[www.gov.uk/council-tax](http://www.gov.uk/council-tax)

Find out more about rates in Northern Ireland on NI Direct:

[www.nidirect.gov.uk/campaigns/a-guide-to-rates](http://www.nidirect.gov.uk/campaigns/a-guide-to-rates)

If you run your own business and have a **UK** business property, for example, a shop, you might have to pay **business rates**.

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## Tax on vehicles



If you buy a vehicle, for example a car or a van, to drive in the **UK**, you must make sure that the vehicle is legal for use. This includes paying a road tax – an annual (yearly) fee. The amount varies, usually depending on the carbon dioxide emissions from the vehicle. So, the less environmentally-friendly your vehicle is, the more you pay.

Find out more about how to tax your vehicle on GOV.UK:

[www.gov.uk/vehicle-tax](http://www.gov.uk/vehicle-tax)

# State benefits

You might be able to claim [state benefits](#) if you have a low [income](#) or have children.

[HM Revenue and Customs](#) not only collect [tax](#); they also pay child benefit (see below) and tax credits (see page 31).

The [Department for Work and Pensions](#) (in England, Scotland and Wales) or the [Department for Communities](#) (in Northern Ireland) help people get jobs and also pay other benefits. [Local authorities](#) collect [local taxes](#) and pay out benefits like housing benefit and council tax reduction (also called council tax support).

Whether you can claim state benefits depends on your immigration and residence status. Your status for benefits may be different from your [tax residence status](#) because the tests are different. The rules are different for each benefit, so just because you are entitled to one, it does not mean you can claim the others. So, it is important to check the rules, or get advice, before you claim.

You have to pay tax on some state benefits (called 'taxable benefits'). You do not have to pay tax on some other state benefits (called '[tax-free](#) benefits'). You can find a full list of benefits and whether they are taxable or tax-free on the Low Incomes Tax Reform Group website:

[www.litr.org.uk/tax-guides/tax-credits-and-benefits/state-benefits](http://www.litr.org.uk/tax-guides/tax-credits-and-benefits/state-benefits)

## Child benefit and guardian's allowance



If you are bringing up a child, you can claim child benefit – you do not have to be the child's parent. Sometimes it is possible to claim for children who live in another country if you have come to the [UK](#) and they have stayed behind.

Child benefit is a [tax-free](#) benefit (although since 7 January 2013 some people with incomes over £50,000 have had to pay a tax charge, which effectively reduces the amount of child benefit you receive). You can claim it if you are responsible for a child under 16, or if a young

person (up to the age of 20) you are responsible for is in certain types of full-time non-advanced education or approved training.

The amount of child benefit you get is not affected by whether you have paid [National Insurance contributions](#). You can claim it even if you are not working. Claims can be [backdated](#) for up to three months.

Find out more about child benefit from [HM Revenue and Customs](#):

Helpline – **0300 200 3100** ([textphone](#): **0300 200 3103**) ([text relay](#): **18001 0300 200 3100**). If you are calling from abroad the number is **+44 161 210 3086**.

Website: [www.gov.uk/browse/benefits/child](http://www.gov.uk/browse/benefits/child)

For more information about child benefit if you have come to the UK, you should visit the GOV.UK website:

[www.gov.uk/child-benefit-move-to-uk](http://www.gov.uk/child-benefit-move-to-uk)

You should also read the HM Revenue and Customs factsheet ‘Child benefit – Coming to or leaving the United Kingdom’, which explains more about immigration control and residency requirements for child benefit. You can download it from the GOV.UK website:

[www.gov.uk/government/publications/child-benefit-coming-to-the-uk-or-going-abroad-factsheet-ch5-notes](http://www.gov.uk/government/publications/child-benefit-coming-to-the-uk-or-going-abroad-factsheet-ch5-notes)

Guardian’s allowance is a tax free payment (paid in addition to child benefit) for people who are bringing up children whose parents have died. In certain circumstances you may qualify for guardian’s allowance where only one parent has died. You can find out more about guardian’s allowance on the GOV.UK website:

[www.gov.uk/guardians-allowance](http://www.gov.uk/guardians-allowance)

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## Tax credits

There are two tax credits – child tax credit and working tax credit. Both are **tax-free**. You can claim one of them or both of them if you are entitled to them.

If you are married or in a **civil partnership**, or if you are living with a partner as husband and wife or civil partners, you must make a joint claim. There are special rules for joint claims where one person is subject to **immigration control**. You should contact the **HM Revenue and Customs’** tax credits helpline (see below for details) if you think immigration control applies.

Claims for tax credits can only normally be **backdated** for up to 31 days, so you should claim as soon as possible.

You can claim child tax credit if you are responsible for a child under 16, or if a young person (up to the age of 20) you are responsible for is in certain types of full-time non-advanced education or approved training. The amount of child tax credit you receive depends on your household **income**. There are extra amounts for children who are disabled. From April 2017 the individual element in child tax credit is payable to a maximum of two children. There are some exceptions to the rule, for example where there has been a multiple birth.

You can claim working tax credit if you work and receive a low income. The amount of working tax credit you receive depends on your income and also on your partner’s income, if it is a joint claim. To get it, you must be of a certain age and work a certain number of hours each week.

Find out more about tax credits from HM Revenue and Customs:

Helpline – **0345 300 3900** (**textphone**: 0345 300 3909) (**text relay**: 18001 0345 300 3900). If you are calling from abroad the number is **+44 2890 538 192**.

Website: [www.gov.uk/browse/benefits/tax-credits](http://www.gov.uk/browse/benefits/tax-credits)

For more information about tax credits if you have come to the UK, you should visit the GOV.UK website:

[www.gov.uk/tax-credits-if-moving-country-or-travelling](http://www.gov.uk/tax-credits-if-moving-country-or-travelling)

You should also read the HM Revenue and Customs factsheet 'Tax Credits – Coming to the United Kingdom' which explains more about immigration control and residency requirements in tax credits. You can download it from the GOV.UK website:

[www.gov.uk/government/publications/tax-credits-coming-to-the-uk-wtcf5](http://www.gov.uk/government/publications/tax-credits-coming-to-the-uk-wtcf5)

Universal Credit is gradually replacing working tax credit and child tax credit. In some areas, some people can no longer claim tax credits and will have to claim Universal Credit instead. You can find out what is happening in your area by using our postcode tool at [www.universalcreditinfo.net](http://www.universalcreditinfo.net).

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## Other benefits

The benefits system is complicated and we cannot cover every benefit in this short guide. Apart from child benefit, guardian's allowance and tax credits, most other benefits are paid either by the [Department for Work and Pensions](#) or your [Local Authority](#). In Northern Ireland most benefits are dealt with by the [Department for Communities](#) and [Land and Property Services](#).

Tax credits and some other means-tested benefits paid by the Department for Work and Pensions are slowly being replaced by Universal Credit. This new benefit has been introduced in some areas already and is gradually being rolled out across the country over the next few years. You can find out more about Universal Credit on GOV.UK:

[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

Benefits may be available if you have a disability that affects your mobility or you need help with your personal care, are on a low income and need help with your rent and council tax. You may also be able to get help with the costs of having a baby, funerals, prescriptions, glasses and other costs.

Some benefits are taxable. If you get a form P60U or form P45U from the Department for Work and Pensions or JobcentrePlus, you should keep it safe, as you may need it in the future.

You can find out more about entitlement to other state benefits on the main Government website:

[www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)

In Northern Ireland you can find out more about benefits on:

[www.nidirect.gov.uk/information-and-services/money-tax-and-benefits/benefits-and-financial-support](http://www.nidirect.gov.uk/information-and-services/money-tax-and-benefits/benefits-and-financial-support)

# Other things it might be useful for you to know about

This final section tells you how to find out more about the subjects in this guide:

- Advice on how to contact [HM Revenue and Customs](#)
- Keeping records for tax and tax credits
- Internet sites for further information
- Organisations that might be able to help you further (some can offer individual advice).

Most towns in the [UK](#) have public libraries where you can access the internet for free.

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## Advice on how to contact HM Revenue and Customs (HMRC)

HM Revenue and Customs offer a range of digital services for those who want to deal with their tax or tax credits online. There is information about these digital services on the LITRG website:

[www.litr.org.uk/tax-guides/tax-basics/digital-services-%E2%80%93-dealing-your-tax-and-tax-credits-online](http://www.litr.org.uk/tax-guides/tax-basics/digital-services-%E2%80%93-dealing-your-tax-and-tax-credits-online)

We have included contact details for different parts of [HM Revenue and Customs](#) throughout this guide. If there is no contact information listed you should contact the following general numbers:

**Tax:** **0300 200 3300** ([textphone](#): 0300 200 3319)  
([text relay](#): 18001 0300 200 3300). If you are calling from abroad the number is **+44 135 535 9022**.

**National Insurance:** **0300 200 3500** (textphone: 0300 200 3519)  
(text relay: 18001 0300 200 3500). If you are calling from abroad the number is **+44 191 203 7010**.

**Tax credits:** **0345 300 3900** (textphone: 0345 300 3909)  
(text relay: 18001 0345 300 3900). If you are calling from abroad the number is **+44 2890 538 192**.

**Child benefit:** **0300 200 3100** (textphone: 0300 200 3103)  
(text relay: 18001 0300 200 3100). If you are calling from abroad the number is **+44 161 210 3086**.

HM Revenue and Customs have services for people who need additional help. If you are deaf, do not hear well or have difficulty speaking, you can contact HM Revenue and Customs by text relay or textphone.

If you are blind or cannot see well, you can ask for written materials in other formats like [Braille](#) or large print.

**If English is not your first language, HM Revenue and Customs will let a friend or family member translate for you. If this is not possible, HM Revenue and Customs have access to a [language translation service](#). You should tell HM Revenue and Customs when you telephone them that you need help.**

If you cannot deal with HM Revenue and Customs by telephone, you can ask for a home visit.

Details of these additional services can be found on the GOV.UK website:

[www.gov.uk/dealing-hmrc-additional-needs](http://www.gov.uk/dealing-hmrc-additional-needs)

If you do contact HM Revenue and Customs in person or by telephone, keep a note of the conversation. Write down:

- the name of the person you speak to
- the time and date of the telephone call
- the advice you receive.

If you write to HM Revenue and Customs, keep a copy of your letter and proof of postage (ask for a receipt at the Post Office) and any reply you receive. This might be important if there is a problem later on.

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## Keeping records



If you pay [tax](#) in the [UK](#), or you have to give [HM Revenue and Customs](#) information about your [income](#) on a [tax return](#), you must by law keep certain records relating to your tax. If you do not, you might be charged a penalty. Even if the law does not require you to keep these records, it is often a good idea to keep records and important documents.

You might find it useful to keep a folder with letters and important documents along with records of phone calls you have made.

The records and documents you need to keep depend on your situation. For example, the records you need to keep if you are [employed](#) by someone are different to what you need to keep if you are [self-employed](#).

You can find out more about what records to keep on the GOV.UK website using the following links:

- A general guide to record keeping  
[www.gov.uk/government/publications/keeping-records-for-your-tax-return-rk-bk1](http://www.gov.uk/government/publications/keeping-records-for-your-tax-return-rk-bk1)
- Record keeping for individuals and directors  
[www.gov.uk/keeping-your-pay-tax-records](http://www.gov.uk/keeping-your-pay-tax-records)
- Record keeping for the self-employed  
[www.gov.uk/self-employed-records](http://www.gov.uk/self-employed-records)
- Record keeping and Capital Gains Tax  
[www.gov.uk/capital-gains-tax/records](http://www.gov.uk/capital-gains-tax/records)

- Accounts and records for VAT  
[www.gov.uk/vat-record-keeping](http://www.gov.uk/vat-record-keeping)
- Record keeping for tax credits  
[www.gov.uk/claim-tax-credits/what-counts-as-income](http://www.gov.uk/claim-tax-credits/what-counts-as-income)

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## Internet sites for further information

### Advice NI (Northern Ireland)

[www.adviceni.net](http://www.adviceni.net)

Advice NI is an independent advice network with many member organisations across Northern Ireland. Their website includes information in several languages.

### Advicenow

[www.advicenow.org.uk](http://www.advicenow.org.uk)

Advicenow have plenty of information on their website to help you make sense of the law and understand your rights. They publish a set of very useful guides to help you with difficult things such as divorce and dealing with discrimination.

### Age UK

[www.ageuk.org.uk](http://www.ageuk.org.uk)

Age UK is an organisation that provides help and information for older people.

### Citizens Advice

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Citizens Advice offices (called 'Bureaux') give advice free of charge. They have an online advice guide that provides plenty of information.

### Driver and Vehicle Licensing Authority

[www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency](http://www.gov.uk/government/organisations/driver-and-vehicle-licensing-agency)

The Driver and Vehicle Licensing Authority (DVLA) section of the GOV.UK website provides information for drivers on topics such as registering a vehicle, taxing a vehicle and bringing a vehicle to the UK.

### GOV.UK

[www.gov.uk](http://www.gov.uk)

This is a website that provides UK government information and advice. It brings together public information in one place. It has information about benefits and tax as well as many other issues you might face when living in the UK. It covers the whole of the UK, although you may find NI Direct ([www.nidirect.gov.uk](http://www.nidirect.gov.uk)) useful if you live in Northern Ireland and The Scottish Government website ([www.gov.scot](http://www.gov.scot)) useful if you live in Scotland.

### HM Revenue and Customs

[www.gov.uk/government/organisations/hm-revenue-customs](http://www.gov.uk/government/organisations/hm-revenue-customs)

HM Revenue and Customs (HMRC) are the part of the government that deals with tax, National Insurance contributions, working tax credit, child tax credit and child benefit.

### Low Incomes Tax Reform Group

[www.litr.org.uk](http://www.litr.org.uk)

The Low Incomes Tax Reform Group (LITRG) is part of the Chartered Institute of Taxation and provides information about the tax and tax credits system for people on low incomes.

### Money Advice Service

[www.moneyadvice.service.org.uk/en](http://www.moneyadvice.service.org.uk/en)

The government set up the Money Advice Service. It provides free and impartial guidance about financial topics, like household budgets, pensions, savings, mortgages and debt.

### NI direct

[www.nidirect.gov.uk](http://www.nidirect.gov.uk)

This website is the equivalent of GOV.UK in Northern Ireland. It is the official government website for Northern Ireland. It gives information about important services including tax and state benefits.

### The Scottish Government

[www.gov.scot](http://www.gov.scot)

This is the official government website for Scotland. It gives information about important services for which the devolved government for Scotland is responsible. If you live in Scotland, GOV.UK provides information about tax and state benefits.

### TaxAid

<http://taxaid.org.uk>

TaxAid is a charity that helps people on low incomes with tax problems. Their website provides information about the tax system.

### UK Visas and Immigration

[www.gov.uk/government/organisations/uk-visas-and-immigration](http://www.gov.uk/government/organisations/uk-visas-and-immigration)

UK Visas and Immigration is the part of the government that deals with immigration and visas. Its section of the GOV.UK website has information for people coming to the UK and the visas that they might need. It also contains information on asylum.

### Your Europe

[http://europa.eu/youreurope/citizens/index\\_en.htm](http://europa.eu/youreurope/citizens/index_en.htm)

The 'Your Europe' portal gives individuals and businesses practical information on their rights and opportunities in the EU. It focuses on real-life, cross-border situations, for example, European citizens wishing to work or study in another country in the EU, or European businesses wanting to move to or open a new branch in another country in the EU.

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## Organisations that might be able to help you further

### Advice NI (Northern Ireland)

Advice NI is an independent advice network with several member organisations across Northern Ireland. They also operate their own telephone advice service on tax and benefits. You can find the nearest Advice NI location here:

[www.adviceni.net/advice](http://www.adviceni.net/advice)

You can get tax and benefits advice by contacting the helpline between 9 a.m. and 5 p.m. Monday to Friday: **0800 988 2377** or email [tax@adviceni.net](mailto:tax@adviceni.net)

### **Age UK**

Age UK is an organisation that provides help and information for older people. They can help with a range of problems. You can get information and advice from their helpline on **0800 678 1174**.

### **Citizens Advice Bureaux**

Citizens Advice Bureaux provide free face-to-face advice for many problems including housing, benefits, debt and immigration. Look in your local phone book or go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

### **TaxAid**

<http://taxaid.org.uk>

TaxAid provides advice on tax problems. They offer a free, confidential advice helpline to anyone with a tax question who cannot afford to pay for professional advice.

### **Tax Help for Older People**

[www.taxvol.org.uk](http://www.taxvol.org.uk)

Tax Help is an independent, free tax advice service for older people on low incomes who cannot afford to pay for professional advice. You can contact their helpline on **0845 601 3321** or **01308 488066**.

# For those with disabilities

To obtain a copy of this leaflet in large print please use the Contact Us facility at [www.litr.org.uk/contact-us](http://www.litr.org.uk/contact-us).

# List of important words

<b>Agency</b>	An agency is a business that helps people find work. The work is normally temporary. Sometimes agencies introduce people who are looking for work to <b>employers</b> . If an agency hires you and pays you to do work, they are deemed to be your employer for tax purposes. Find more information on GOV.UK: <a href="http://www.gov.uk/agency-workers-your-rights">www.gov.uk/agency-workers-your-rights</a>
<b>Appeal</b>	An appeal is how you object to or dispute a government decision. Government departments' decisions are not always right. If you think that a decision about your <b>tax</b> , tax credits or other benefits is wrong, you might be able to 'appeal' that decision.
<b>Arising basis</b>	If you pay <b>tax</b> on the 'arising basis', you pay tax in the <b>UK</b> on all of your UK and foreign <b>income</b> and <b>gains</b> when they occur, even if you do not bring the money to the UK.
<b>Assets</b>	Assets are things that you own, for example paintings, houses and shares in a company.
<b>Backdated</b>	Sometimes when you claim <b>state benefits</b> , you can be paid the money from a date earlier than the date when you applied for the benefit. This is called 'backdating'. So for example, if you claim on 1st May and the benefit rules allow one month backdating, you would be paid from 1st April. The rules for backdating are different for each benefit.
<b>Blind person's allowance</b>	This is a special allowance that blind people or people with very poor eyesight can claim on top of their <b>personal allowance</b> . If you are eligible for it, you might be able to earn extra <b>income</b> before paying <b>income tax</b> . If you are certified blind and are on a <b>local authority</b> register, or if you live in Scotland or Northern Ireland and are unable to perform any work for which eyesight is essential, you can claim blind person's allowance.
<b>Braille</b>	Braille is a system which some people with poor eyesight use to read and write. It consists of patterns of dots that the reader can feel with their hands. Materials from <b>HM Revenue and Customs</b> , <b>Department for Work and Pensions</b> and other organisations are often available in Braille.
<b>Business rates</b>	Business rates are <b>local taxes</b> you pay if you have or use business property. The money from them is used to help pay for services in your local area.
<b>Civil partners</b>	Civil partners are two people of the same sex who live together in a relationship similar to marriage. They form a civil partnership when they legally register their partnership in front of witnesses.

<b>Class 2 (contributions)</b>	These are a type of <b>National Insurance contribution</b> paid by people who are <b>self-employed</b> . It is based on the number of weeks of self-employment in the tax year.
<b>Class 4 (contributions)</b>	These are another type of <b>National Insurance contribution</b> paid by people who are <b>self-employed</b> . The amount depends on the taxable <b>profit</b> of your business.
<b>Coding notice</b>	A coding notice is a letter which tells you what your <b>tax</b> code is and how it has been worked out. It is important you check to make sure it is right otherwise you might pay too much or too little tax. You should get help if you cannot understand your coding notice.
<b>Complain</b>	If you are not happy about how an organisation like <b>HM Revenue and Customs</b> or the <b>Department for Work and Pensions</b> has treated you or dealt with your case, you can complain.
<b>Compliance checks</b>	This means <b>HM Revenue and Customs</b> want to ask you questions about information or forms you have sent in such as a tax return or tax credits claim.
<b>Councils</b>	Councils run services in local areas. Find your local council on GOV.UK: <a href="http://www.gov.uk/find-local-council">www.gov.uk/find-local-council</a>
<b>Council tax</b>	Council tax is the <b>local tax</b> in England, Scotland and Wales. You pay it to your local <b>council</b> , and they use it to provide local services. In Northern Ireland you pay <b>rates</b> instead of council tax.
<b>Department for Communities</b>	This is the government department which is responsible for most <b>state benefits</b> in Northern Ireland.
<b>Department for Work and Pensions (DWP)</b>	This is the government department which is responsible for most <b>state benefits</b> in England, Wales and Scotland.
<b>Domicile</b>	Your place of domicile depends on a number of things like your family history and your longer term plans. If you and your parents came from another country and you still think of that other country as your natural home, you will probably have a foreign or non-UK domicile.
<b>Earnings</b>	Earnings are money or <b>income</b> in return for the work you do or <b>profits</b> from your business. Earnings can include other things like your <b>employer</b> allowing you to use a car for your private use, providing you with accommodation or paying for your meals.
<b>Employee(s)</b>	An employee works for somebody else (called an <b>employer</b> ). An employer will often ask an employee to sign a contract of employment – a document which records the terms they will work on (for example: working hours, how much you will be paid, what happens if you are ill). There does not have to be a written contract for you to be legally counted as an employee.

<b>Employer(s)</b>	An employer is a person or business who has to give work to someone and pay them for it under a contract of employment. The employer directs and controls the work that the <b>employee</b> does.
<b>Evidence of identity interview</b>	This is a meeting with someone from the <b>Department for Work and Pensions</b> or the <b>Department for Communities</b> (in Northern Ireland) who will ask you questions and for information. They might want to see a copy of your passport and birth certificate, to check you are who you say you are.
<b>Gains</b>	Gains are <b>profits</b> you make when you dispose (get rid of) <b>assets</b> , usually by selling them, but also when you give them away.
<b>Goods</b>	Goods are physical things, not money. They include items like jewellery, food and clothes.
<b>HM Revenue and Customs</b>	HM Revenue and Customs (HMRC) are the part of the government that deals with <b>tax</b> , <b>National Insurance contributions</b> , working tax credit, child tax credit and child benefit.
<b>Immigration control</b>	You are subject to immigration control if you have permission to stay in the <b>UK</b> provided you do not claim any <b>state benefits</b> , or provided a sponsor supports you. You are subject to immigration control if you need permission to stay in the UK, but do not have it, or permission has been refused and you have <b>appealed</b> the decision. You can check the terms that apply to you on the stamp in your passport.
<b>Income</b>	Income is money you get, for example from work you do or from interest on <b>savings</b> .
<b>Income tax</b>	Income tax is <b>tax</b> that you pay on most types of <b>income</b> .
<b>Independent Tribunal</b>	An independent Tribunal is a group of people who look at <b>appeal</b> cases. They will look at your case if you are not happy with a decision about your <b>tax</b> or <b>state benefits</b> .
<b>Investments</b>	These are things you buy because you think they might be profitable and earn you money in the future. Investments can include property, <b>savings</b> in a bank account and paintings.
<b>Jobcentre Plus</b>	Jobcentre Plus is part of the <b>Department for Work and Pensions</b> . They are responsible for some <b>state benefits</b> , including jobseeker's allowance and employment and support allowance. In Northern Ireland these benefits are dealt with by the Jobs and Benefits Office.
<b>Land and Property Services</b>	Land and Property Services are responsible for collecting <b>rates</b> in Northern Ireland.

<b>Language translation service</b>	If English is not your first language you might be able to use a free language translation service when contacting <a href="#">HM Revenue and Customs</a> , the <a href="#">Department for Work and Pensions</a> or other organisations who offer this service. Ask for a translator to join your telephone call.
<b>Local authorities</b>	Local authorities (also known as <a href="#">councils</a> ) are responsible for the services in the area where you live. They also collect <a href="#">council tax</a> .
<b>Local taxes</b>	Local taxes are <a href="#">taxes</a> you pay to your <a href="#">Local Authority</a> or <a href="#">Land and Property Services</a> (in Northern Ireland). They pay for local services in your community.
<b>National Insurance contributions</b>	You pay National Insurance contributions to <a href="#">HM Revenue and Customs</a> if you are aged 16 and over, and you are an <a href="#">employee</a> or <a href="#">self-employed</a> . The contributions build up your entitlement to <a href="#">state benefits</a> . You stop paying contributions once you reach state <a href="#">pension age</a> .
<b>National Insurance number</b>	Your National Insurance number is your personal reference number for the whole <a href="#">UK</a> system of National Insurance and <a href="#">state benefits</a> . This number ensures the <a href="#">National Insurance contributions</a> you pay are noted on your record with <a href="#">HM Revenue and Customs</a> .
<b>National Minimum Wage/National Living Wage</b>	The national minimum wage sets the minimum hourly rates that <a href="#">employers</a> must pay their <a href="#">employees</a> in the <a href="#">UK</a> . <a href="#">HM Revenue and Customs</a> enforce the rules. From 1 April 2016 there is also a national living wage.
<b>Overseas Work Exemption</b>	There are special rules for some overseas workers in the <a href="#">UK</a> . If you meet some conditions, you will not have to pay UK <a href="#">tax</a> on your foreign employment <a href="#">income</a> , even if you bring it to the UK.
<b>Pay As You Earn</b>	This is a system of collecting and paying <a href="#">income tax</a> and <a href="#">National Insurance contributions</a> . If you are an <a href="#">employee</a> , your <a href="#">employer</a> deducts income tax and National Insurance contributions from your <a href="#">income</a> , and pays them to <a href="#">HM Revenue and Customs</a> for you.
<b>Payslip</b>	A payslip is a statement which contains details of your pay and any <a href="#">tax</a> and <a href="#">National Insurance contributions</a> deducted. Your <a href="#">employer</a> might give you a paper payslip or send it to you electronically.
<b>Penalty</b>	A penalty is a fine (extra money) you might have to pay because you have broken a rule.
<b>Pension age</b>	This is the age at which you can claim your pension. Find out when you will reach state pension age using the calculator on GOV.UK: <a href="http://www.gov.uk/state-pension-age">www.gov.uk/state-pension-age</a>
<b>Personal allowance</b>	Most people who live in the <a href="#">UK</a> can claim a personal allowance. This is the amount of <a href="#">income</a> you can have each year before having to pay <a href="#">income tax</a> .
<b>Profit</b>	Profit is the amount of money you gain (make) in a business.

<b>Rates</b>	Rates are a <b>local tax</b> in Northern Ireland, which you pay to Land and Property Services. <b>Councils</b> use your rates to provide local services.
<b>Remittance Basis</b>	This means that you pay <b>tax</b> in the <b>UK</b> on all of your UK <b>income</b> and <b>gains</b> , but you only pay UK tax on foreign income and gains if you bring them to the UK.
<b>Rent</b>	Rent is money that you pay to another person or company (called a landlord) for use of a property. Or it could be the <b>income</b> you get if someone else pays you to live in a room in your home, for example.
<b>Rent out</b>	You rent out a room or a property when someone pays you, so that they can live in the room or the property.
<b>Residence</b>	A Statutory Residence Test took effect from 6 April 2013. Where you are resident for <b>tax</b> purposes partly depends on the number of days you spend there. To decide your residence position, you must follow the Statutory Residence Test.
<b>Salary</b>	Your salary is the regular payment of your <b>wages</b> from an <b>employer</b> . Your salary might include items other than just money. For example your employer might also pay for private medical insurance, accommodation for you or other things which have a value.
<b>Savings</b>	This is money you have put aside, for example, in a bank account. In return for saving your money you usually get interest (money the bank pays for being able to use your money).
<b>Seasonal work</b>	Seasonal work is short-term work linked to a time of year, for example three months in summer.
<b>Self assessment</b>	This is the system for giving details of your <b>income</b> and <b>gains</b> to <b>HM Revenue and Customs</b> . It involves completing <b>tax returns</b> .
<b>Self-employed</b>	If you set up your own business and take responsibility for its success or failure, you might be self-employed.
<b>State benefits</b>	State benefits are paid by the <b>UK</b> government to people who meet certain conditions, for example people with children, or people with a low <b>income</b> .
<b>Tax</b>	Tax is money paid to the government to pay for services and to run the state. <b>HM Revenue and Customs</b> collect most taxes, but some taxes (such as tax on vehicles) are collected by other bodies. There are also <b>local taxes</b> for the area where you live.
<b>Tax-free</b>	If something is tax-free, it means you do not need to pay any <b>tax</b> on it. Something which is tax-free might also be described as 'exempt from tax', 'not taxable' or 'non-taxable'.
<b>Tax residence status</b>	Your tax residence status is one factor in deciding whether or not you have to pay <b>UK tax</b> on your foreign <b>income</b> and <b>gains</b> .

<b>Tax return</b>	If you are within <a href="#">self assessment</a> , you have to complete a tax return every year to tell <a href="#">HM Revenue and Customs</a> about your <a href="#">income</a> and <a href="#">gains</a> . You can also claim allowances and reliefs. People have to complete a tax return if their <a href="#">tax</a> affairs are complicated, for example, because they are <a href="#">self-employed</a> or they receive foreign income.
<b>Tax year</b>	The tax year is from 6 April in one year to the following 5 April. You might see the tax year written as '2017/2018 tax year'. This means 6 April 2017 to 5 April 2018.
<b>Textphone</b>	A textphone is something that can be used by people with hearing difficulties. A textphone, sometimes called a Minicom, is similar to a standard telephone. It plugs into your telephone socket at home, and has a keyboard and display that lets you type and read conversations.
<b>Text relay</b>	Text relay (previously called typetalk) is a service that allows <a href="#">textphone</a> users to contact people who are using a standard telephone. It does this by using a 'relay assistant' who changes type to talk and talk to type.
<b>UK</b>	The UK is made up of four different countries: England, Scotland, Wales and Northern Ireland.
<b>Wages</b>	Wages are the money your <a href="#">employer</a> pays you in return for the work you do for them. Wages can also include other things, such as your employer giving you something other than cash which has a value or benefit to you.



**This guide has been produced by the Low Incomes Tax Reform Group, part of the Chartered Institute of Taxation. It is intended to provide general information only and does not constitute advice.**

You should neither act, nor refrain from action, on the basis of any information in this guide. The law is complicated with tax and benefit laws changing often. Before taking any action, you should get appropriate immigration, benefit or tax advice from a professional adviser which is based on your particular circumstances. We have done our best to ensure that the information in this guide is up to date as of April 2017.

We have included links to third party websites and our own website to help you understand more about certain topics. Links to other sites are followed at your own risk and we accept no responsibility for those sites or their content including whether the content is up to date. LITRG cannot give any guarantees about the safety, suitability or reliability of the third party sites. We recommend that you read the disclaimers on any other site that you visit from this guide.

**We would like to thank staff from the Migrants Resource Centre ([www.migrantsresourcecentre.org.uk](http://www.migrantsresourcecentre.org.uk)) and Advice NI ([www.adviceni.net](http://www.adviceni.net)) for their help in producing this guide.**



Low Incomes  
Tax Reform  
Group

A voice for the unrepresented

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