

Payment help series

Paying your Self Assessment electronically - what you need to know

When making payments from outside of the UK we recommend that you make them electronically, as they are more efficient and secure than payment by post.

The benefits of paying electronically

Electronic payment:

- is safe and secure
- gives you better control over your money
- provides certainty about when your payment will reach us
- may lower your bank charges
- avoids postal costs and delays
- lets you pay at a convenient time if you use
 - Direct Debit
 - debit or credit card over the internet, or
 - your own bank/building society's internet/telephone banking service, or Faster Payments.

How to pay your tax

Go online to:

- pay by Direct Debit. You can set up a single payment plan for 31 January and 31 July. Or if you are up to date with your payments you can choose to set up a Budget Payment Plan that allows you to make regular payments towards a future liability.

To set up a Direct Debit payment go to www.online.hmrc.gov.uk/online

Log in and *select* **Direct Debit payment** from the left hand menu on your '**At a glance**' page.

If you are a new user you first have to register and enrol for Self Assessment online. To find out how to register, go to www.hmrc.gov.uk/sa/understand-online.htm Once you are registered you can start to set up Direct Debit payments right away. However you must activate your Self Assessment online services within 28 days to make sure that you have access to the Direct Debit payment facility next time you want to make a payment.

When setting up your first Direct Debit payment you need to complete the online Direct Debit Instruction (DDI) at least **five bank working days** before the date you wish to make your first payment. For subsequent payments you need to allow at least **three bank working days**. Bank working days are Monday to Friday excluding bank holidays. If you haven't allowed enough time then you'll have to pay by another electronic payment method described in this factsheet.

Important

To be able to set up a Direct Debit online you must be able to authorise Direct Debits from the bank/building society account on your own. If the account that you intend to make payments from needs more than one signature, we recommend that you speak to your bank/building society to see if they would be happy for just one of the signatories to set up a Direct Debit Instruction/payment in favour of HMRC. You would then be able to do this online. If your bank/building society will not give approval then please use one of the other electronic payment methods described in this factsheet.

Getting help and advice

You can find more information and help on our website. Go to

www.hmrc.gov.uk/cnr/recovery-unit-info.htm

If you are unable to pay in full or by the methods given in this factsheet, please contact:

Non-Resident Recovery Unit

Centenary Court

1 St Blaise Way

BRADFORD

BD1 4XX

GREAT BRITAIN

Phone: **+44 (0) 1274 204 880**

Fax: **+44 (0) 1274 204 198**

Reminder tool

In order to help you to pay on time, you might want to visit the Business Link website where you can create a calendar of key tax deadlines for the next 12 months. You can also sign up to receive regular email alerts as each date approaches. Go to

www.businesslink.gov.uk/bdotg/action/keydates

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.hmrc.gov.uk/charter

- use BillPay and pay by debit or credit card. Go to www.santanderbillpayment.co.uk/hmrc if you have a card issued by a UK card issuer. BillPay is a service provided by Santander Corporate Banking (previously Alliance & Leicester Commercial Bank) on our behalf.

The minimum payment is **£0.01** and the maximum **£99,999.99**. Please note that there will be a non-refundable transaction charge for payments made by credit card and we do not accept American Express or Diners Club cards.

Alternatively you can pay by phoning **+44 (0) 1274 204 880**. You will need:

- your bank account details for setting up a Direct Debit
- your debit/credit card details
- your Self Assessment reference number also known as your Unique Taxpayer Reference (UTR)
- the amount you should pay.

Electronic payment through your UK bank or building society (internet/telephone banking, Faster Payments or CHAPS)

You should only use the bank account details shown below and not the account number shown on the front of your HMRC payslip as these account numbers are only for payments made by bank giro or at a Post Office.

If you have not received a payment reminder and are unsure which Accounts Office details you should use, please use the Cumbernauld details.

	Account name	Sort code	Account number
When paying to Accounts Office Cumbernauld	HMRC Cumbernauld	08 32 10	12001039
When paying to Accounts Office Shipley	HMRC Shipley	08 32 10	12001020

Electronic payment from a non-UK based bank account

	Currency	SWIFT Bank Identifier Code (BIC)	International Bank Account Number (IBAN)
When paying to Accounts Office Cumbernauld - use account name HMRC Cumbernauld	Sterling and all other foreign currencies (including euro)	CITIGB2L	GB74CITI08321012001039
When paying to Accounts Office Shipley - use account name HMRC Shipley	Sterling and all other foreign currencies (including euro)	CITIGB2L	GB05CITI08321012001020

Exceptionally, if you are unable to pay electronically

You can post a sterling cheque drawn from a UK bank/building society account to:
HM Revenue & Customs
BRADFORD
BD98 1YY
GREAT BRITAIN

Please make your cheque payable to 'HM Revenue & Customs only' followed by your Self Assessment reference number (UTR), for example, 1234567890K (10 digits plus the letter 'K').

Your reference

Your Self Assessment reference number, also known as your Unique Taxpayer Reference (UTR), is shown on the payslip at the bottom of your statement of account. It is made up of 10 digits plus the letter K, for example, 1234567898K.

(This reference is only an example and should not be used to make a payment.) It is important that you show your reference number with no gaps between the characters. If you do leave gaps, it could lead to delays in updating your records. You can check your reference number by using our online reference checker at www.hmrc.gov.uk/paymentreferencechecker

How to file a Self Assessment tax return

The information below tells you how to file your tax return, the normal due dates and what may happen if you do not send it to us.

To get tax returns, forms and helpsheets

If you would like to send a paper return you can print or download forms from our website. Go to www.hmrc.gov.uk and under **individuals & employees** choose **Self Assessment** and then *select Tax return forms, notes and helpsheets*. You can also get paper returns from your local office. The Self Assessment Online service lets you file your tax return over the internet and view your account. You can also set up Direct Debit payments here (see details on page 1). Go to www.online.hmrc.gov.uk/online and log in. If you are a new user you first have to register and enrol for Self Assessment online. Please note that you can only file the current year's tax return online.

Penalties for late tax returns

Paper tax returns are normally due by 31 October after the end of the tax year. Tax returns filed online are normally due by 31 January after the end of the tax year. We will charge you a £100 penalty on any late returns. We will also charge you a second £100 penalty if your tax return is still overdue six months later, that is 31 July. We may estimate the amount of tax we think you should pay. This is called a **determination**. You can only replace our estimate by sending in your completed tax return. We may also impose daily penalties of up to £60 a day (per overdue return). They remain payable even if your tax return shows no tax due. See page 1 for information on how to pay us.

These notes are for guidance only and reflect the position at the time of writing. They do not affect any rights of appeal.
Customer Information Team
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