

New Disclosure Opportunity (NDO)

Making a disclosure

This booklet contains guidance
you need to help you put your
tax affairs in order

You can also notify and disclose online at
<https://ndo.hmrc.gov.uk> where
you will find further help and advice.
Or you can phone us on **0845 302 1401**
(international **+44 1506 47 6094**)

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We have a range of services for people with disabilities, including leaflets in Braille, audio and large print. For details please ask at your local HMRC office or Enquiry Centre.

Key dates

- **30 November 2009**
 - to notify HM Revenue & Customs of your intention to make a disclosure
- **31 January 2010**
 - to disclose on paper using forms in the NDO1 (F) booklet or downloaded PDF with payment
- **12 March 2010**
 - to disclose online at <https://ndo.hmrc.gov.uk>, with payment

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About the New Disclosure Opportunity?

A last opportunity for those with undisclosed tax liabilities linked to an offshore account or asset to come forward and settle their affairs with HM Revenue & Customs at a reduced penalty rate.

Introduction

HM Revenue & Customs (HMRC) is using its legal powers to obtain from banks and financial institutions information about holders of offshore accounts and assets. We also receive details of offshore accounts and assets through the European Savings Directive and from contact with revenue authorities in other countries.

There is nothing wrong with holding an offshore account or owning an offshore asset as long as you have paid any taxes due on the capital invested and on any interest arising on the account or on any income received relating to the asset. If you have done this you have nothing to disclose to HMRC and do not need to use the New Disclosure Opportunity.

Many account holders will have paid the right amount of tax but some will not. We want those with unpaid taxes and duties to pay what they owe. The New Disclosure Opportunity is the last opportunity for those with an offshore account or asset to come forward and settle their affairs with HMRC at a reduced penalty rate, bringing their tax affairs up to date.

Offshore Disclosure Facility (ODF)

In 2007 an Offshore Disclosure Facility (ODF) was offered by HMRC. The ODF was targeted at customers of five major UK banks who held offshore accounts and offered them the opportunity to put their tax affairs in order by disclosing all unpaid tax liabilities. Many thousands of people took that opportunity and had their disclosures accepted.

New Disclosure Opportunity (NDO)

In 2007 HMRC used information powers to get the details of customers using offshore accounts from five major banks and this allowed us to target this group. HMRC is now in the process of seeking offshore account and asset information from hundreds of other banks and financial institutions and we want to offer the customers of those banks and financial institutions a similar opportunity. This covers all remaining customers with liabilities related to an offshore account or asset and as such will be the last opportunity for those customers.

HMRC will not offer these preferential terms to offshore account and asset holders again.

The scope of NDO

NDO is open to those who hold or have held, either directly or indirectly, an offshore account or asset that is in any way connected to a loss of UK taxes and/or duties.

Offshore means anywhere outside the United Kingdom of Great Britain and Northern Ireland. Therefore offshore accounts or assets include any held in the Channel Islands, the Isle of Man and the Republic of Ireland.

NDO is unlikely to be relevant to short term migrants to the UK and foreign students who have bank interest arising on accounts held in their home country which contain only money earned there or elsewhere outside the UK. That is because they are likely to have a 'foreign domicile', which means they are not liable to UK tax on interest arising on those offshore accounts unless the money is brought or transferred to the UK. More information is given in Specialist Questions at the back of this booklet and in the Frequently Asked Questions at <https://ndo.hmrc.gov.uk>

How does NDO work?

For a limited period, if you are within the scope of NDO, you can benefit from the favourable terms offered. You must make a full disclosure of all undeclared liabilities, not just those connected with an offshore account or asset. If you do this you will have the following certainty of treatment.

- A fixed penalty of 10% of the taxes/duties you have underpaid.
- No penalty where the total of unpaid taxes or duties is less than £1,000.

A fixed penalty of 20% must be paid by anyone who HMRC wrote to about the availability of the Offshore Disclosure Facility in 2007, either to tell them that we had their account details or to remind them to disclose after they had notified.

You can make a personal disclosure or disclose on behalf of another taxpayer, for example a company, trust or deceased person.

Agents can notify and disclose on behalf of clients.

There are two time-limited stages to the process

Stage 1.

Notify HMRC of your intention to make a disclosure by **30 November 2009**.

If you do so, you will be able to get the terms of NDO. If you do **not** notify HMRC by that date NDO terms will not be available to you.

If you have a disclosure to make but have missed the notification deadline of 30 November, you can still make a disclosure but the fixed penalties referred to above will not apply. Coming forward voluntarily will still help to reduce any penalty you are charged so please send your disclosure to the address shown under the paragraph, 'Disclosures outside of NDO' (see page 6).

Stage 2.

Make your disclosure and pay all taxes, duties, interest and penalties.

If you wish to make your disclosure by paper you must use the forms in the booklet NDO1(F) which together with payment must reach HMRC by **31 January 2010**.

If you disclose on line you have until **12 March 2010** to submit your disclosure and pay.

How does NDO work? continued

This table sets out the methods available to you to Notify and Disclose at different times during the New Disclosure Opportunity

	Stage 1 - Notify			Stage 2 - Disclose	
	Paper forms and Telephone	Email	Online	Paper forms	Online
September 2009	Yes	Yes	No	Yes	No
October 2009	Yes	No	Yes	Yes	Yes
November 2009	Yes	No	Yes	Yes	Yes
December 2009	No	No	No	Yes	Yes
January 2010	No	No	No	Yes	Yes
February 2010	No	No	No	No	Yes
By 12 March 2010	No	No	No	No	Yes
From 13 March 2010	No	No	No	No	No

Accepting your disclosure

We anticipate that the vast majority of disclosures will be accepted. If, after checks, HMRC is satisfied that you have made a full disclosure, we will accept it as quickly as possible provided it does not fall into one of the categories listed below.

Disclosures that are unlikely to be settled through NDO

Certain disclosures are unlikely to be settled under NDO:

- Disclosures that are found to be materially incorrect or incomplete when checked by us for accuracy and completeness.
- Disclosures from customers where we have begun an investigation or enquiry into their affairs before NDO. Those who want to disclose liabilities should tell the person conducting the enquiry. A full and early disclosure will influence the amount of penalty we seek in the on going enquiry or investigation.
- Disclosures where we believe the money that is the subject of the disclosure is the proceeds of Serious Organised Crime. This includes VAT MTIC fraud, VAT Bogus Registration fraud, Organised Tax Credit fraud and instances where there is wider criminality (such as an ongoing police investigation).
- An important factor in deciding whether to undertake civil or criminal investigations into cases of fiscal fraud is whether the taxpayer(s) has made a complete and unprompted disclosure of any amounts evaded or improperly reclaimed. Whilst HMRC would consider each case on its merits a complete and unprompted disclosure would generally suggest that a civil investigation was appropriate.

Disclosures outside of NDO

You can still make a disclosure and put your tax affairs in order even if you have not held an offshore account or asset that has been connected with a loss of UK tax. The disclosure will not be part of NDO and therefore the fixed penalty under NDO will not be available, but customers who make a full and voluntary disclosure of all unpaid liabilities in these circumstances can expect a lower penalty than HMRC would seek if we raised an enquiry or compliance check without the disclosure. You should send details of your disclosure to:

HM Revenue and Customs,
Parkway House,
49 Baddow Road,
Chelmsford,
Essex,
CM2 0XA

You may use NDO even if you have evidence that the loss of taxes and duties has arisen solely as a result of innocent error, for example your bank advised you of the wrong interest received and you have recently found out that it was a higher figure. In such circumstances it may not be appropriate for you to include a penalty in your disclosure. You should contact the office in the preceding paragraph with your evidence before making your disclosure. Where we accept that the loss of tax is wholly attributable to innocent error, we will confirm that you need not include a penalty and that you can restrict the amount you pay to tax and interest to a maximum of the last six years. If you do not contact us but fail to include a penalty in your disclosure, we may be unable to accept it. If you need help, ask your tax adviser or phone us on **0845 302 1401**

If you have undeclared liabilities and choose not to disclose

After **30 November 2009**, when the notification period ends, we will begin to use the information we have on offshore accounts and assets from banks and financial institutions. We will review the affairs of customers whose account details we hold and who have not notified HMRC that they intend to make a disclosure. We will identify those who we believe should have come forward by:

- comparing the information already in our possession with customers' UK tax histories
- continuing to use our powers to obtain detailed information about other offshore accounts and assets
- where there is a mismatch, we may contact customers and undertake compliance checks or enquiries to resolve matters. Where additional taxes are due we will seek higher penalties than the 10% available under NDO. The penalties we seek could be up to 100% of the unpaid liabilities and are unlikely to be less than 30%.

If a disclosure made within the terms of this disclosure opportunity is incomplete, or there is a failure to disclose amounts liable to tax or duty, we will consider the instigation of a criminal investigation, in line with our criminal investigation policy. For details of our policy go to:

www.hmrc.gov.uk/prosecutions/crim-inv-policy.htm

How to make a disclosure

Stage 1: notifying HMRC of your intention to disclose by 30 November 2009

At this stage, you are simply notifying us of your intention to make a disclosure. You do not need to provide any details of the taxes you believe you owe.

Notification protects your position. If you do not notify by 30 November 2009 you will not be able to disclose using NDO.

You can notify:-

- (i) your intention to make a personal disclosure or
- (ii) your intention to make a disclosure in your capacity as a company director, trustee, representative of a deceased person, etc. or
- (iii) as an agent or accountant you can notify for a client where authorised to do so.

Where you intend making a personal disclosure and also one in a separate capacity for example as a

director for a limited company you will need to make separate notifications.

You can notify us:

- online at <https://ndo.hmrc.gov.uk>
 - by phone on **0845 302 1401**
(international **+44 1506 476 094**)
 - by post, completing either form NDO2 or NDO3 to
HM Revenue & Customs,
New Disclosure Opportunity,
Room BP1 102
Benton Park View
Newcastle Upon Tyne
NE98 1ZZ
 - By email. See the FAQs at <https://ndo.hmrc.gov.uk> for the information you must include in the email.
- If you need help, ask your tax adviser or phone us on **0845 302 1401**

Acknowledging your notification

For each notification we will send an acknowledgment letter to include a Disclosure Reference Number (DRN) as soon as possible. You will need to quote your DRN on all correspondence with us about NDO.

We will send you separately a payslip with the information you need to make your payment. Payment is part of a full disclosure and must be received by HMRC by the disclosure deadline.

Stage 2: Making your disclosure - by paper using the forms in NDO1(F) by 31 January 2010 or online by 12 March 2010

- You can make a personal disclosure about your own tax liability
- You can disclose in your capacity as a company director, trustee, representative of a deceased person, etc. in respect of their liability
- You can disclose as an agent or accountant where authorised by a client to do so.

1. Calculate your total liability for all undeclared taxes and duties including interest and penalty.

You will find step by step instructions on how to do this below.

2. You can make your disclosure by paper. If you do this you **must** use the forms in booklet NDO1(F) that are relevant to your circumstances and send them to the address opposite.

HM Revenue & Customs,
New Disclosure Opportunity,
Room BP1 102,
Benton Park View
Newcastle Upon Tyne. NE98 1ZZ

You can make paper disclosures, including full payment, using these forms, between 1st September 2009 and 31st January 2010.

You can make online disclosures, including full payment, between 1st October 2009 and 12th March 2010. Go to <https://ndo.hmrc.gov.uk> to submit your disclosure online (you will be able to print out your disclosure and will receive an immediate on line acknowledgement when it has been sent)

If you need help, ask your tax adviser or phone us on **0845 302 1401**.

How to calculate what you owe

This could be complicated and you may want to seek independent professional advice. We recommend that you start gathering together your information and records as early as possible. We cannot provide individual advice on calculating how much you should pay, but you can find out about tax rates, rate bands and thresholds at:

www.hmrc.gov.uk/rates/menu.htm from where you can navigate to access the Rates and Allowances Archive for information on earlier years. All calculations must be in pounds sterling and exchange rates can be found at www.hmrc.gov.uk/exrate/index.htm

Step by step instructions

Follow these steps to work out the outstanding liability. All figures should be shown in pounds and exclude pence.

Step 1:

Work out undeclared income, profits and gains for each year you have unpaid liabilities.

You must include all undeclared UK tax liabilities - not just those connected with offshore accounts or assets.

In NDO you must pay the taxes and interest due for every year they have not been paid for up to 20 years. With the exception of IHT, no disclosure should go back more than 20 years. For 2004-05 and later years your disclosure should include all unpaid taxes and duties. For 2003-04 and earlier you need not provide information for a year in which the unpaid tax and duties is less than £50.

If your records are incomplete you should make your best estimate of the undeclared income and gains and use this to make your disclosure. We may ask you to justify any estimates you have used. HMRC appreciates the particular difficulty in obtaining missing bank statements. HMRC expects that in the vast majority of cases it will be possible to make reasonable estimates on the basis of recent statements. HMRC would only expect you to obtain further statements where you are unable to make reasonable estimates from the records available to you. In some situations you may be able to claim deductions and reliefs in calculating your tax liability.

Ask your tax adviser if you need help or phone us on **0845 302 1401**

Step 2:**Rates of tax**

Apply the correct rates of tax and/or National Insurance contribution rates against the taxable income, profit or gain for each year.

Circumstances	Rate of tax now payable
If you have paid tax at the higher rate in a year when liability was not disclosed	Higher rate
If you pay tax at the basic rate in a particular year.	Basic rate until your income exceeds the threshold for the next rate band
If you are a trustee or personal representative of a deceased person	Appropriate rate - Please ask your tax adviser or phone us on 0845 302 1401
If money has been borrowed from a company by a director or shareholder	This is a complex issue. Please ask your tax adviser or accountant who prepared the company's accounts

Step 3:**Interest**

Calculate the interest that is payable for late payment of taxes and other duties for all years for which there is undisclosed liability. Remember, you must pay taxes and interest outstanding for up to 20 years if applicable. Interest runs from the date when the tax should have been paid until the date of payment, for all years involved.

These rates vary over time to reflect commercial rates. For more details go to www.hmrc.gov.uk/rates/index.htm

Further information including a range of interest factors for use in NDO disclosures can be found at <http://www.hmrc.gov.uk/ndo/ndo-interest.pdf> Factors for Income Tax, Class 4 NIC and Capital Gains Tax can also be found at the end of booklet NDO1(F) *Completing the disclosure forms*.

Step 4:**Penalty**

Calculate and apply the penalty, which in most cases is a fixed 10% of the undeclared taxes/duties and National Insurance contributions.

Where the total amount of the unpaid liability being disclosed is less than £1,000, you need not pay a penalty.

However, if HM Revenue & Customs wrote to you in 2007 pointing out the availability of the Offshore Disclosure Facility a penalty of 20% of the undeclared taxes/duties and National Insurance contributions must be applied unless the total liability is less than £1,000.

Do not apply the penalty to the interest, just to the taxes or duties.

Step 5:**Summary**

Add together the undisclosed taxes, duties, interest and penalties to work out the total amount due and payable.

Letter of Offer

It is a condition of using NDO that you make an offer for the full amount of taxes, duties, interest and penalties. Together with our acceptance letter to you, this creates a contract between us. Ask your tax adviser if you need help.

There are four letters of offer available online at: <https://ndo.hmrc.gov.uk> and in booklet NDO1(F) *Completing the disclosure forms* which also explains the circumstances in which the different letters should be used. If none of these fits your circumstances, please contact us on **0191 644 2053** and quote your Disclosure Reference Number. You will also need to contact us for an appropriate letter if, exceptionally, you are unable to pay the full amount before the disclosure deadline. See the How to pay section (page 11).

What a disclosure must contain

Your disclosure must contain:

- disclosure of at least one unpaid tax or duty (e.g. income tax)
- a summary of all taxes and/or duties, interest and penalties due for up to 20 years
- details of all offshore bank accounts open at 5 April 2008 plus any closed accounts that are relevant to the disclosure you are making
- details of offshore assets held at 5 April 2008
- an offer to pay
- a declaration that the disclosure is correct and complete to the best of your knowledge, information and belief.
- payment of the full amount disclosed, including the interest and penalty due.

Sending your disclosure

You can submit your disclosure online at <https://ndo.hmrc.gov.uk> by **12 March 2010**. You will be able to print all the details included in your disclosure and receive an immediate online acknowledgement that HMRC has received it. You must pay the amount due by this date also.

If you decide to make your disclosure by paper you must do so and pay the amount due by **31 January 2010** using the appropriate forms in booklet NDO1(F) *Completing the disclosure forms* and send them to us at:

HM Revenue & Customs
 New Disclosure Opportunity,
 Room BP1102
 Benton Park View
 Newcastle Upon Tyne
 NE98 1ZZ

How to pay

<p>For all payment methods you will need the information on the payslip we will send everyone who makes a Notification. The payslip will contain your Disclosure Reference Number (DRN).</p> <p>We accept payment by a range of methods but recommend payment is made electronically. Electronic payments are more efficient and secure than payment by post.</p> <p>Your payment must reach us by 31 January 2010 if you are using the forms in NDO1(F) to make your disclosure or by 12 March 2010 if you are making your disclosure online.</p>	
<p>The different payment methods available to you are:</p>	
<p>Through your bank or building society using BACS Direct Credit, Internet/telephone banking or CHAPS</p>	<p>Provide HMRC's bank accounts details, your DRN and the amount due to your bank or building society to arrange a direct transfer from your account to ours.</p>
<p>By Debit or Credit card over the Internet using BillPay</p>	<p>If you have a credit or debit card issued by a UK bank or building society you can pay over the internet at www.billpayment.co.uk/hmrc</p>
<p>At your bank</p>	<p>Take your payment and payslip to your own bank or building society branch. Cheques should be made payable to 'HM Revenue & Customs only' followed by your DRN.</p>
<p>At the Post Office</p>	<p>Use your payslip to pay over the Post Office counter. Cheques should be made payable to 'Post Office Ltd'. The Post Office also accepts payment by debit card.</p>
<p>By post</p>	<p>Make it payable to 'HM Revenue & Customs only' followed by your DRN. Post it, with your payslip, to: HM Revenue & Customs New Disclosure Opportunity Room BP1102 Benton Park View Newcastle Upon Tyne NE98 1ZZ</p>

Unable to pay the full amount?

There is more information about how to pay at:

www.hmrc.gov.uk/payinghmrc/new-disclosure.htm.

If, exceptionally, you cannot pay the full amount contact us as soon as possible and before the relevant disclosure deadlines (**31 January 2010** for a disclosure using the forms in Booklet NDO1(F) and **12 March 2010** for a disclosure online) on **0845 366 1202**. When you ring make sure you have:

- your Disclosure Reference Number and paperwork
- full information about your assets and liabilities,
- your current monthly income and outgoings, and
- your proposals for how you will clear the debt.

This will help us determine how to address the issue.

If you cannot pay the full amount do not submit your disclosure or payment until you have spoken to us.

After we receive your disclosure

Acknowledging your disclosure

If you make your disclosure online you will receive an immediate online acknowledgement that HMRC has received it and a written acknowledgement within a few days. If you make your disclosure using the downloaded or printed forms you will receive an acknowledgment from us as soon as possible. The disclosure will then be considered under the terms of the NDO.

We expect most disclosures to be self explanatory but we may need to contact you or your tax adviser, to clarify any points.

You may also be asked to provide evidence of your circumstances to satisfy us that your disclosure is complete. Your full co-operation is one of the conditions of using this opportunity and failure to co-operate may jeopardise acceptance of your offer.

Considering your disclosure

We will review all disclosures after **12 March 2010**. We expect the vast majority of disclosures to be accepted and where this is the case we will send you a letter accepting your offer as soon as possible. If we cannot accept the disclosure we will contact you. If, following our enquiries, we find that a disclosure is materially incorrect we will seek significantly higher penalties. It is also possible that in exceptional circumstances an incomplete disclosure may be considered under our Criminal Investigation Policy. In these cases, the material in the disclosure could be used in evidence against you.

Offshore account information received after disclosure accepted

HMRC will continue to seek new information about offshore accounts and assets. We will use it to identify customers where a disclosure should have been made or where the disclosure made is not what we expect based on the information we hold. See paragraph 'If you have undeclared liabilities and choose not to disclose' on page 6.

Meeting future obligations

Please be sure to declare all income, profits or gains on the relevant tax returns from 2008-09 onwards.

Specialist questions and answers

These questions have been added because we recognise that some people may have more complex affairs. If you are still in doubt, please ask your tax adviser.

You can find more information in the Frequently Asked Questions at <https://ndo.hmrc.gov.uk>

Residence

I was not resident in the UK for any period covered by the disclosure. Will I be liable to tax and what should I disclose?

If you were not resident in the UK you will not normally be liable to pay tax in the UK on your offshore income for that period. Detailed guidance to help you decide your residence status, and an explanation of the effect your residency position has on your liability to tax in the UK is in booklet IR20 for periods covered by NDO. <http://www.hmrc.gov.uk/pdfs/ir20.pdf>

Ordinary Residence

I am considering whether to make a disclosure. Is my ordinary residence status relevant?

Yes. If you were UK resident but **not** ordinarily resident in the UK during the period covered by your disclosure you may be able to use the 'remittance basis' for your offshore income from that period. For example, if your disclosure relates to interest earned on an overseas account, you would only have to pay tax if you brought that interest into the UK.

Ordinary residence status is usually only relevant if you usually live overseas and, some time during the disclosure period, you came to live in the UK for a short period, perhaps for education or a work placement.

Detailed guidance to help you decide your ordinary residence status, and an explanation of the effect your residency position has on your liability to tax in the UK is in booklet IR20 (as above).

Domicile

I am considering whether to make a disclosure. Is my domicile status relevant?

It may be. Your domicile can affect your tax liability on overseas income and gains. It is also relevant for IHT purposes.

If you are UK resident but not domiciled here you may be able to use the 'remittance basis' for your offshore income and gains. If the remittance basis applies, you only pay tax on the income or gains that you bring back to the UK.

If you use the remittance basis you will need to consider making a disclosure if you have brought or transferred your offshore income or gains from overseas into the UK without declaring it and paying the appropriate tax. More information is available at <https://ndo.hmrc.gov.uk>

If you are considering disclosing undeclared Inheritance Tax liabilities, it is the domicile of the person making the gift or transfer or the person that has died that determines whether or not tax may be payable.

Domicile continued

I am not sure of my domicile status. What should I do?

Domicile status is a matter of general law, not tax law. Your domicile is not the same as nationality or residence. Broadly speaking, you have your domicile in the country that is your 'real' or permanent home.

Further information, including flow charts to help you consider your domicile status can be found at <http://www.hmrc.gov.uk/cnr/hmrc6.pdf>

What about 'deemed domicile'?

There are additional 'deemed' domicile rules that apply for Inheritance Tax. These can in some circumstances result in a non-domiciled person being treated as domiciled in the UK. Further information can be found at <https://ndo.hmrc.gov.uk>

Deceased persons

I want to make a disclosure on behalf of a deceased person. What do I need to know?

Different time limits may apply to disclosures made on behalf of deceased persons. More information is available at <https://ndo.hmrc.gov.uk>

Inheritance Tax issues

Does the NDO guidance apply to IHT disclosures?

Although much of the guidance in this booklet also applies to IHT disclosures there are some important differences that you will need to be aware of. These include different rules for penalties and how far back the disclosure should go. More information is available at <https://ndo.hmrc.gov.uk>

Tax Credits

What if I or my partner are receiving Tax Credits or have recently made a claim for Tax Credits?

You should still make a disclosure but also tick the appropriate box on forms NDO13 *Disclosure and declaration (individual)* and NDO14 *Disclosure and declaration (agent)*. The information will be passed on to the Tax Credit team for them to consider. You will be notified separately of any changes that may be required to the amount of Tax Credits you receive or have received for the relevant year(s). If you have made a joint claim for Tax Credits you may need to tell your partner that the Tax Credits award may be adjusted as a result of your disclosure.

Company, VAT and employer issues

For information on company, VAT and employer issues go to the FAQs at <https://ndo.hmrc.gov.uk>

HM Revenue & Customs' commitment

For more information about our service commitment go to www.hmrc.gov.uk/about/sc.htm

Customers with particular needs

We have a range of services for people with disabilities, including guidance in Braille and audio. Most of our forms and guidance are also available in large print.

Privacy and confidentiality policy

The full protection of the Human Rights Act will continue to apply to you and we have a strict policy regarding the privacy and confidentiality of our customers' personal information. To see our policy, go to:

www.hmrc.gov.uk/about/privacy.htm

For more information about our service commitment go to:

www.hmrc.gov.uk/about/sc.htm

Data Protection Act

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

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

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

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



**HM Revenue
& Customs**

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

Issued by

HM Revenue & Customs, Customer Information Team

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HMRC 08/09