

This helpsheet is for you to use and keep

Please do not give or send it to your bank, building society or your HM Revenue & Customs office.

This helpsheet will give a rough figure that will help you to decide if you can make a claim for repayment of tax. If you do make a claim, we need to work out your tax exactly.

First, work out your tax-free allowance

Your age on 5 April 2009	Annual tax-free allowance
under 65	£6,035
65 to 74	£9,030
75 or over	£9,180

From the table above, enter the annual tax-free allowance that applies to you in box 1.

Box 1 £ .

Married Couple's Allowance

Were you, or the person you are married to or in a civil partnership with, born before 6 April 1935?

If neither of you were born before this date you are not entitled to Married Couple's Allowance and you should move on to box 3.

If one of you was born before this date and:

- you are a married man who married before 5 December 2005, or
- you are the spouse or civil partner with the higher income and you married or formed a civil partnership on or after 5 December 2005, you may be entitled to Married Couple's Allowance.

If you qualify for Married Couple's Allowance the amount you receive depends on your age:

- If you and your partner are under 75 on 5 April 2009 enter £4,427 in box 2.
- If you or your partner are 75 or over on 5 April 2009 enter £4,472 in box 2.

Box 2 £ .

Blind Person's Allowance

If you are registered blind with your local authority or completing this form for someone who is registered, please enter £1,800 in box 3.

Box 3 £ .

Total tax-free allowances

Add together the amounts in boxes 1, 2 and 3. Enter the total in box 4.

Box 4 £ .

Now work out your annual income

Please enter the amounts before any tax that was taken off.

If you are not sure what counts as income, please go to www.hmrc.gov.uk/incometax/taxable-income.htm or phone the helpline on **0845 366 7850**.

Non-savings income 6 April 2008 to 5 April 2009

State Pension

Do not include Attendance Allowance, Disability Living Allowance, any State Pension Lump Sum or Pension Credit.

Annual amount

Box 5 £ .

Total of other UK pensions for example, from a previous employer or from a retirement annuity.

Box 6 £ .

Pay from employment before any tax was taken off or profits from working for yourself.

Box 7 £ .

Now work out your annual income Continued

Taxable benefits

Include taxable Incapacity Benefit. Do not include any Working Tax Credit or Child Tax Credit or any payments or social security benefits such as Child Benefit or Attendance Allowance.

Annual amount

Box 8 £ .

Other 'non-savings' income

For example, foreign income, rental income, foreign pensions. Do not include income from Rent a Room.

Box 9 £ .

Add the figures in boxes 5, 6, 7, 8 and 9 and enter your total 'non-savings' income in box 10.

Box 10 £ .

Savings income 6 April 2008 to 5 April 2009

Interest from banks and building societies before any tax was taken off. If you have a joint account, only include your share. Do not include interest from ISAs, NS&I fixed interest products.

Box 11 £ .

Other taxable savings income

For example, company dividends (but do not include tax credits), National Savings Products (NS&I).

Box 12 £ .

Add the figures in boxes 11 and 12 and enter your total 'savings' income in box 13.

Box 13 £ .

Total annual income

Add the figures in boxes 10 and 13 and enter your total income in box 14.

Box 14 £ .

Am I due a repayment?

If your total annual income from box 14 is less than your total tax-free allowances from box 4, and you have had tax taken off your bank or building society interest, then you may be due a repayment.

Please note

If your income (box 14) is above your tax-free allowances (box 4), you may still be able to claim some tax back.

There is a 10% starting rate of tax for savings which means that you may only need to pay 10p tax for every £1 interest you earn.

The amount of tax you pay on savings depends on the amount of 'non-savings' income you have, for example, income from employment and pensions.

To work out if you should make a claim you need to enter £2,320 in box 15.

Box 15 £ .

10% savings rate limit

Add together the amounts in boxes 4 and 15. Enter the total in box 16.

Box 16 £ .

If your total non-savings income from box 10 is less than the amount in box 16 then some of your interest should be taxed at 10% instead of 20%. You may be able to claim some tax back.

Please note

If your total non-savings income in box 10 is more than the amount in box 16 then you are not due a repayment and you can ignore this helpsheet and the letter that came with it.