

## WAYS TO PAY YOUR SELF ASSESSMENT TAX

### PAYING BY DEBIT OR CREDIT CARD OVER THE INTERNET:

#### BILLPAY

If you have a debit or credit card issued by a UK card issuer, you can pay your Self Assessment tax over the internet using the BillPay service.

If you wish to pay by credit card a non-refundable transaction fee of 1.25 per cent will be added to the charge, with charges of less than £0.01 rounded up to a penny.

HMRC does not accept American Express or Diners Club cards, and a BillPay payment takes three bank working days to reach HMRC.

### INFORMATION YOU'LL NEED

To make a payment you will need your:

- Debit or credit card details.
- Self Assessment reference number, also referred to as your UTR. This is shown on the payslip HMRC sends you and is located in the reference box. The reference number is made up of ten digits followed by the letter 'K'.

### PAYING BY INTERNET OR TELEPHONE BANKING

You can use your bank/building society services to pay by internet or telephone banking. To make the payment you will need the HMRC bank account details given below and your Self Assessment reference number, also referred to as your Unique Taxpayer Reference (UTR).

If you pay using any of these methods, your bank will transfer your money direct to HMRC's bank account.

It normally takes three bank working days for payment to reach HMRC, but please check with your bank for full details.

## PROVIDING HMRC BANK ACCOUNT DETAILS

You will need to provide your bank or building society with HMRC's bank account details. Please refer to the back of your payment reminder to check which of the Accounts Offices below is relevant for you. If you have not received a payment reminder and are unsure which Accounts Office details you should use please use the Cumbernauld details.

When paying by internet or telephone banking you should only use the bank account details shown below and not the account number shown on the front of your HMRC payslip as this sort code is only for payments made by bank giro or at a Post Office.

<b>Accounts office</b>	<b>Sort code</b>	<b>Account number</b>	<b>Account name</b>
Cumbernauld	083210	12001039	HMRC Cumbernauld
ShIPLEY	083210	12001020	HMRC ShIPLEY

If your bank asks for the address of the bank to which payment is being made please use:

Citi, Citigroup Centre, Canada Square, Canary Wharf, London E14 5LB.

## YOUR SELF ASSESSMENT REFERENCE NUMBER

When making your Self Assessment payment you will need your Self Assessment reference number, also referred to as your UTR. This is shown on the payslip HMRC sends you and is located in the reference box. The reference number is made up of ten digits followed by the letter 'K'.

It is important that you show the reference with no gaps between the characters otherwise it could lead to delays in updating your record.

## PAYING BY BANK GIRO

If your bank or building society offers the Bank Giro service you can make a Self Assessment payment at your own bank branch by cheque or cash. HMRC treats any payment made by Bank Giro as electronic.

If paying this way:

- take your payslip to your own bank branch (other banks may refuse to accept it or may charge you for this service)
- make your cheque payable to 'HM Revenue & Customs only' and write your payslip reference after 'HM Revenue & Customs only'

To allow for possible delays in bank processing please allow at least three bank working days for your payment to reach them.

When paying by bank giro please only use an official HMRC payslip. HMRC payslips contain the correct HMRC bank account information and ensures payment reaches your account on time.

## **PAYING AT THE POST OFFICE**

You can make a Self Assessment payment at the Post Office by cheque, cash or debit card without charge. HMRC treats any payment made at the Post Office as electronic.

If paying this way:

- take your payslip with you (otherwise you will be charged for using this service)
- make cheques payable to 'Post Office Ltd'

To allow for possible delays in bank processing please allow at least three bank working days for your payment to reach them.

## **PAYING BY POST**

HMRC highly recommends that you make your Self Assessment payments electronically using one of the methods described elsewhere in this guide.

Electronic payments are generally more efficient and secure, provided you use an accurate reference number. However if paying by post please:

- make your cheque payable to 'HM Revenue & Customs only' and write your payslip reference after 'HM Revenue & Customs only'
- detach the payslip and send it with your cheque to HMRC using the pre-addressed envelope sent to you or the appropriate address below
- don't fold the payslip or cheque and don't fasten them with paper clips or staples or in any other manner

To allow for possible postal delays please allow at least three working days for your payment to reach them.

If you are sending a payment to HMRC and do not have a pre-addressed HMRC envelope please send your payment to: HM Revenue & Customs, Bradford, BD98 1YY

## **POST-DATED CHEQUES**

HMRC will only accept a post-dated cheque in the following circumstances:

- before your tax is due - where the cheque is for the full amount and it arrives by and is dated on or before the due date
- after your tax is due - where you have a prior arrangement with your HMRC office to settle your liability with post-dated cheques

Because of the highly automated operations used for processing postal payments HMRC can only identify a post-dated cheque if there is a letter with it.

If you don't send a covering letter HMRC won't recognise that the cheque is post-dated and will present it straight away.

## **PAYING FROM AN OVERSEAS BANK ACCOUNT**

You can pay your Self Assessment electronically from a bank outside the UK. Please let us know if you would like further information about this method of payment.