

Mortgage lenders and financial references
Guidance as at 27/05/2016

- Lenders which will accept financial references from CIOT and ATT members
- **New** HMRC agreement with the Council of Mortgage Lenders re SA302s
- **New** HMRC are no longer faxing forms SA302s
- Example financial reference letter

Members are often asked to assist clients with their mortgage application by providing a financial reference (see example reference at end of this document). Lenders keep a list of professional qualifications which they recognise for this purpose. We have concentrated on getting confirmation of recognition of the CTA and ATT qualifications from the Top 10 lenders by volume (although other lenders may recognise the qualification it has not been possible to obtain responses from all of the 70 plus lenders we contacted). Please note that the names listed in the table below may include a number of lenders eg Lloyds Banking Group will include Scottish Widows. If a lender on this list does not recognise your qualification when it has confirmed to us that it will please let us know by e mailing hbrehcist@ciot.org.uk or jmellor@ciot.org.uk.

TOP TEN LENDERS		
Lender	ACCEPT REFERENCES FROM CIOT MEMBERS	ACCEPT REFERENCES FROM ATT MEMBERS
Barclays	Yes	Yes
Coventry	Yes	No
HSBC	Yes	Yes
Lloyds Banking Group	Yes	Yes
National Australia Bank (Yorkshire Bank & Clydesdale Bank)	No	No
Nationwide	Yes	Yes
RBS	Yes	Yes
Santander	Yes	<p>Maybe per Santander</p> <p>“We do of course appreciate that certain companies may be exempt from the legal requirement to have their accounts audited, and as such those companies may wish to have their accounts produced by members of the Association of Taxation Technicians.</p> <p>However where these are prepared and submitted in support of a lending application, all cases are looked at on their own merits and therefore, the Bank reserves it’s rights to make further enquiries as it seeks fit to satisfy itself that the information provided is a fair reflection on the trading performance of the business which may or may not require</p>

		accounts to be prepared by a certified or chartered accountant.”
Virgin Money	No	No
Yorkshire Building Society	Not on approved list but maybe. Per YBS “Please note that CIOT and ATT not being on that list does not mean we would not accept references from your members, rather a customer using one of your members may be required to provide additional information to support and evidence their income”. We have written back to ask if there is any additional information we can provide so that members can be added to the approved list	Not on approved list but maybe. Per YBS “Please note that CIOT and ATT not being on that list does not mean we would not accept references from your members, rather a customer using one of your members may be required to provide additional information to support and evidence their income” We have written back to ask if there is any additional information we can provide so that members can be added to the approved list

Frequently the mortgage lender will ask for form SA302 as well as, or instead of, a financial reference. HMRC and the Council of Mortgage Lenders have worked together to agree an approach which should make the provision of SA302s easier and quicker. Further details are below. In all cases you should check the individual requirements of the mortgage lender in relation to your client.

HMRC and Council of Mortgage Lenders (CML) agreement

Following the introduction of stricter rules for mortgage applications many lenders have insisted on having confirmation of income backed up by sight of form SA302. Historically, form SA302 was not downloadable from the HMRC online system and the only solution was to phone HMRC and request a copy which inevitably caused delays. Up until now faxed copies of the forms could be requested but in December 2015 HMRC announced that they will no longer fax forms SA302.

HMRC has been working with the CML to find a solution to this and agreement was reached earlier this year. A list of those lenders currently participating in this agreement is set out below; if you find a lender on the list is not adhering to the agreed procedure please let us know.

As evidence to support mortgages, lenders will ask for both the following online documents:

- the Tax Calculation
- the Tax Year Overview

For those using HMRC software both documents can be printed from the HMRC software.

If you use third party software the tax calculation will have to be printed from that software and the Tax Year Overview from the SA Online account. Note that HMRC will still provide paper copies on request.

In support of these changes HMRC have issued three documents which are not available on the Gov.uk website but are reproduced at the end of this guidance. They are:

- HMRC guidance for Lenders - which helps lenders to understand what documentation self-assessment taxpayers can provide about their income and how to interpret it.
- Printing your client's HMRC online Tax Calculation and Tax Year Overview – which provides agents with the details on how to print a client's Tax Calculation (where HMRC software is used) and how to print a client's Tax Year Overview. HMRC's understanding is that lenders will be providing copies of this to agents.
- Printing copies of HMRC online Tax Calculation and Tax Year Overview – which sets out for individuals the steps that they need to go through to print documents.

HMRC has now produced a list of lenders who have signed up to the new procedure as listed below, The Council of Mortgage lenders is still working to get all lenders and brokers to sign up to the new process . If you come across a lender or broker who is not signed up or who appears on the list below but is not operating the new procedure ask them to contact the Council of Mortgage Lenders but also tell us by emailing hbrehcist@ciot.org.uk or jmellor@ciot.org.uk). If it is a broker please also provide the name of the lender they are using.

The following lenders have told HMRC that they are now operating the new process as at 27 May 2016.

Aldermore	Bank of Ireland
Bank of Scotland	Barclays
Blemain Group	Birmingham Midshires
Britannia	Cheltenham & Gloucester
Cheshire Mortgage Corporation	Clydesdale & Yorkshire Banks
Co-operative Bank	Coventry Building Society
Cumberland Building Society	Danske Bank
Darlington Building Society	Ecology Building Society
Furness Building Society	GE Money Home Lending
Godiva Mortgages Ltd	Halifax
Halifax Bank of Scotland	Holmesdale Building Society
Intelligent Finance	Jerrold Holdings
Kensington Mortgages	Leeds Building Society
Lloyds Bank	Loughborough building Society
Marsden Building Society	Mortgages Plc
National Counties Building Society	Nationwide Building Society
National Westminster Bank	Newcastle Building Society
Nottingham Building Society	Platform
Post Office Ltd	Precise Mortgages
Royal Bank Of Scotland	Saffron Building Society
Santander	Scottish Building Society
Scottish Widows	St Andrews Group
TSB	Teachers Building Society
Tipton & Coseley Building Society	Together Money
Vernon Building Society	Virgin Money
Wave Lending	West Bromwich Building Society
Woolwich	

Example financial reference letter

An example of a financial reference letter given by a member in support of a mortgage application for a client is set out below. Please note that mortgage applications offer opportunity for fraud and therefore members should carefully check the reasonability of all financial references before providing them and never be associated with the presentation of facts that are known or believed to be incorrect or misleading.

Dear Sirs

Mortgage application by and application reference number.....

Our above named client has asked us to provide a reference in support of a proposed loan by you of £..... repayable by monthly instalments of £..... over years.

We have been engaged by our client to prepare his self-assessment returns for his approval before we submit them to HM Revenue & Customs and have acted in this capacity for years. These returns are based on the information provided to us by our client.

Our client's net income in the year ended 5 Aprilafter charging all business costs was £.....

[Details of earlier years may be added as appropriate.]

We have no reason to suppose that our client would undertake any commitment which he did not expect to fulfil; however we make no assessment of our client's continuing income or future outgoings.

This reference is provided in good faith and the above statements are made to the best of our knowledge and belief. However, we accept no liability to you or any other party who may seek to rely on this reference.

Yours faithfully

Member's name

Chartered Tax Adviser/ Taxation Technician



HM Revenue
& Customs

Version 1.4 (06 August 2015)

HMRC Guidance for Lenders

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Disclaimer

1. HMRC logo is protected by copyright and cannot be reproduced but Lenders can copy, duplicate and reproduce all other information contained in this guidance pack.
2. These notes are for guidance only and reflect the position at the time of writing.
3. HMRC will review and update this guidance annually.
4. The HMRC examples used in this guidance pack are for illustrative purposes only. Customers' own documents will represent their personal circumstances.
5. Customers can send their income on their tax return before the due date which is the 31st January. Lenders are reminded that we would not necessarily expect a payment before 31st January, as the final payment is not due until then.
6. HMRC work out the Tax Calculation from the return details and the final tax position will show on the Tax year Overview screen, within the 72 hours of HMRC receiving it.
7. HMRC call centre staff cannot engage directly with Lenders, where a Lender needs to seek further verification of the documentation, those Lenders signed up to the Mortgage Verification Scheme can make a request through that service.
8. Self Assessment documentation confirms the income the customer has declared to HMRC at the time of printing. The Tax Year Overview shows the tax the customer has paid towards the tax payable quoted on the Self Assessment documentation at the time of printing. Lenders should consider obtaining, where necessary, other evidence about a borrower's income to satisfy their suitability for a loan.

Background

In 2014 the Financial Conduct Authority introduced new rules for Lenders that require them to make sure borrowers can afford their repayments, now and in the future. To do this Lenders collect information about borrowers' income and expenditure.

Since the change, HMRC have experienced a huge increase in Self Assessment (SA) customers (mostly self-employed) asking us to send them a paper copy of their 'Tax Calculation' (commonly known as the SA302) to support mortgage applications. These paper copies are the same information that a customer can view and print from their official online SA account.

HMRC have consulted with the CML Lending Strategy and Practice Panel to understand Lenders' needs and reach agreement over changes HMRC could make to the online SA account to support Lenders accept online documents. HMRC have now made the necessary changes and are now recommending that Lenders advise those customers who have an online SA account, **to print their own HMRC documentation**. They can print the Tax Calculation and the Tax Year Overview, which together provide information on the income the individual has declared to HMRC and how much they have paid of the income tax due on their SA income.

This guide explains the different versions of these documents and the different ways that customers can obtain the Tax Calculation and Tax Year Overview. For example customers:

- who send their tax return through their HMRC SA online account, can print at any time both documents from their online account.
- who send a paper tax return, will automatically get a paper SA302 Tax Calculation when HMRC process their return.
- who send their return using commercial software, can print of their Tax Calculation through the software, but they will need to be registered for and log into their official online SA account to print their Tax Year Overview.
- can ask HMRC to send them copies of both documents from their records.

What Lenders can ask for

They can ask for a:

- Tax Calculation, showing the customer's self reported income and it also shows HMRC calculation of the tax due on that income and
- Tax Year Overview, showing the total tax due and how much the customer has paid in tax direct to HMRC.

Note: these documents should not be confused with Annual Tax Summaries (ATS), the purpose of the ATS is to show how an individual's tax and National Insurance is spent. It details the taxable income and tax and National Insurance due, but is only available from 2013/14. SA customers can access their ATS from their online SA account, and it will be updated with any changes.

Lenders dealing with customers in person could suggest the customer brings their HMRC SA log in details with them, so they can log in and print off the documents when they are with them.

What this guide is for

HMRC are not mandating this guide to Lenders, it explains what is available to them that customers can self-serve from their online account. It will also help Lenders to understand what documentation SA customers can provide about their income and how to interpret it.

Section 1

Customers Online Self Assessment printed documents

The Online Tax Calculation explained

When the customer submits their SA tax return (for a particular year) through their HMRC SA Online account the system will create an online Tax Calculation from the information supplied. It shows the customer's taxable income and we work out what tax the customer needs to pay or how much is due back to them.

The customer's Tax Calculation is correct at the time of print, however the customer has a legal right to change their tax return if they need to correct it, which will in turn change their SA Tax Calculation and Tax Year Overview. The deadline for corrections is usually 12 months after the tax return deadline (31st January). If they miss this deadline they can still write to HMRC asking for any corrections be considered for up to 4 years after the end of the tax year.

Lenders are advised that at the moment customers can only view and print up to 3 years Tax Calculations from their online SA account. However from April 2016 onwards they will be able to view and print up to 4 years.

Whilst HMRC work to make more years available, we recommend Lenders look to the Tax Year Overview which is available for the last 4 years and other evidence about borrower's income to satisfy their suitability for a loan. In some cases we accept this goes against lending regulations and accept we will need to continue to support those customers by providing additional Tax Calculations.

Please Note: many accountants and some customers use commercial software to send their return. The customer will not be able to print a Tax Calculation from their SA Online account if they have used commercial software to send their return. **HMRC recommends** that lenders accept equivalent online Tax Calculations produced using commercial software if supported by an HMRC Tax Year Overview. See more about Commercial software on page 25.

Company Directors: company directors are not self-employed but employees of the company. They will (like every other employee) have a P60 certificate showing their earnings and tax paid from that employment. As a director they will also be required to submit a tax return annually, so will have a Tax Calculation and a Tax Year Overview, these will detail all income returned to HMRC.

Lenders can decide if they will accept the P60, if that covers affordability aspect or if they need to see the Tax Calculation and Tax Year Overview.

Use the guidance below together with the example image of the Tax Calculation on page 8 & 9.

The example Online Tax Calculation shown contains:

1. The HMRC logo, Unique Tax Reference (UTR), the customer's name and the tax year.
2. A progress bar that tells you if the return is complete. The bar needs to show '**your tax return is 100% complete**' before HMRC has received it. We explain this by the stating on the document "This section provides you with a breakdown of your full calculation. If it says your tax return is 100% complete then you have submitted this return and this is a copy of information held on your official online SA tax account with HMRC".
3. Lenders will be interested in the "**Total Income received**". In the example the total income is **£85,307.00**. This figure is made up of the customer's taxable income, such as employment and benefits. It will not include any non-taxable income, for example:
 - Tax Credits and some state benefits (for example Income Support)
 - income from tax-exempt accounts (for example Individual Savings Accounts (ISAs)
 - income from the rent a room scheme (currently £4,250.00).

For more information go to gov.uk/income-tax

4. If the customer was self-employed any amount shown as profits are net profit, they do not include business expenses or Capital Allowances. You should look to other evidence for these details for example the customer's business accounts.
5. The next part of the calculation shows how HMRC has worked out the customer's tax (using the appropriate tax rates) after taking off:
 - their tax free personal allowance
 - any other adjustments, for example allowable PAYE expenses, business expenses and capital allowances.

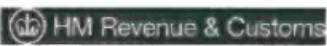
The final amount will be shown as Tax due. In this example "**Tax and Class 4 National Insurance contributions due**" is **£31,622.35**.

6. Below this, we include any amounts taken from the customer's income for tax purposes before they are paid, for example:
 - tax deducted through PAYE by an employer
 - tax taken off investments
 - deductions made by contractors under the Construction Industry Scheme (CIS).

Contractors are responsible for taking off a deduction (usually 20 per cent) to cover any tax or National Insurance before paying their subcontractors. In this example the CIS deductions is **£10,421.00**, the CIS profit above '**Total income received**' as profit, is shown in this example as **£46,800.00**. The total amount the customer paid before receiving their income will be shown as "**Total Tax deducted**" in this example that amount is **£15,481.75**.

7. Lenders will also be interested in the "**Income tax and National Insurance due**". This is the amount that the customer will have to pay direct to HMRC. This figure will also show on the Tax Year Overview. In this example that amount is **£16,140.60**. You must make sure this "matches", the "**Tax**" figure (sometimes known as a balancing payment) in the Tax Year Overview.
8. **Please note:** Some customers need to make payments towards their tax bill for the next year in advance of sending their return. This is determined by how much tax is due from the previous year's return and how much they have had deducted before receiving their income, we call these 'payments on account' and they are normally paid in 2 equal instalments. The Tax Calculation will show any payments on account for next year.

HMRC Self Assessment online version of Tax Calculation



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[Contact HMRC](#)
[Help](#)

[Sign out](#)

Ms A N Other 's tax return: **2013-14 IN PROGRESS**

Your tax return is 52% complete

Unique Taxpayer Reference (UTR): 9230176036

6. View your calculation

Tax calculation

This section provides you with a breakdown of your full calculation. If it says your tax return is 100% complete then you have submitted your return and this is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs.

Pay from employments	£33,254.00
Pay from all employments	£33,254.00
Profit from self-employment	£46,800.00
Interest received from UK banks and building societies	£249.00
UK pensions and state benefits	£5,004.00
Total income received	£85,307.00
<i>minus</i>	
Payments into a retirement annuity contract etc.	£3.00
Personal Allowance	£9,440.00
Total	£9,443.00
Total income on which tax is due	£75,864.00

How we have worked out your income tax

Your basic rate limit has been increased by £1.00 to £32,011.00 for pension payments etc.
This reduces the amount of income charged to higher rates of tax.

	Amount	Percentage	Total
Pay, pensions, profit etc	£32,011.00	@ 20%	£6,402.20
	£43,604.00	@ 40%	£17,441.60
Interest received from a bank or building society etc.	£0.00	@ 10%	£0.00
	£0.00	@ 20%	£0.00
	£249.00	@ 40%	£99.60
Total income on which tax has been charged	£75,864.00		
Income Tax charged			£23,943.40
<i>plus Class 4 National Insurance contributions</i>			
	£33,695.00	@ 9%	£3,032.55
	£5,350.00	@ 2%	£107.00
Total Class 4 National Insurance contributions due			£3,139.55
<i>plus High Income Child Benefit Charge</i>			£4,539.00
<i>plus State Pension lump sum payment</i>	£1.00	@ 40%	£0.40

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HMRC Self Assessment online version of Tax Calculation continued

HMRC: View your calculation - View your full calculation

<https://ibt.hmrc.gov.uk/self-assessment-file/1314/ind/9230176036/re..>

	Amount	Percentage	Total
Income Tax and Class 4 National Insurance contributions due			£31,622.35
minus Tax deducted			
From all employments			£5,033.00
CIS25 vouchers and profits			£10,421.00
Interest received from UK banks and building societies			£27.75
Total tax deducted			£15,481.75
Income Tax and Class 4 National Insurance contributions due			£16,140.60

Estimated payment due by 31 January 2015

You must pay the total of any tax and class 4 NIC due for 2013-14 plus first payment on account due for 2014-15 by **31 January 2015**.

2013-14 balancing payment	£16,140.60
1st payment on account for 2014-15 due 31 January 2015 (Note: 2nd payment of £8,070.30 due 31 July 2015)	£8,070.30

Total due by 31 January 2015 **£24,210.90**

This amount does not take into account any 2013-14 payments on account you may have already made

If you want to make changes or additions to your return, go to [3. Tailor Your Return](#).

[Print your full calculation](#)

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How your customers can get a copy of their HMRC online Tax Calculation

The easiest and quickest way for customers to get a Tax Calculation is to print the document from their online Self Assessment account.

For more information go to gov.uk/sa302-tax-calculation Customers can print the Tax Calculation using the following steps:

Tell your customer to:

1. **Log** into their HMRC online account (**go to online.hmrc.gov.uk/login**)
2. **Select** 'Self Assessment' (if they are only registered for Self Assessment then they will be automatically be directed to this screen)
3. **Follow** the link 'View Your Tax Return'
4. **Follow** the link 'tax return options'.
5. **Choose** the year from the drop down menu and select the 'Go' button
6. **Select** 'view return' button
7. **Follow** the link 'view calculation'
8. **Follow** the link 'view and print your calculation'
9. **Follow** the link at the bottom of the page to 'print your full calculation'

Reminder: At the moment customers can only view and print up to 3 years Tax Calculations from their online SA account. However, from April 2016 onwards they will be able to view and print up to 4 years.

Whilst HMRC work to make more years available, we recommend that Lenders look to the Tax Year Overview which is available for the last 4 years and other evidence to about borrower's income to satisfy their suitability for a loan.

We understand this goes against lending regulations in some cases, in these cases we will continue to issue copies of Tax Calculations until more years become available.

If the customer cannot print online go to section 3 for further details.

Please Note: many accountants and some customers use commercial software to send their return. See more about Commercial software on page 26.

The online Tax Year Overview explained

The Tax Year Overview shows the **amount of** tax due to be paid direct to HMRC or any available amount for refund, for that actual tax year from the latest return (or correction) received.

HMRC needs at least 72 hours to process the tax return (or correction) before the final figures will show on the customer's online account. The customer will need to wait until we have processed their return (or correction) to get a matching Tax Year Overview.

If the customer tries to print the Tax Year Overview within 72 hours of submitting the return (or correction) the figures will not match the calculation. It may show:

- no tax due or
- if they have been asked to make payments on account based on the previous tax return; the Payment on Account or
- if they have corrected their return; the original amount of tax due to be paid before the return was corrected.

The Tax Year Overview will show Lenders if any payments have been made by the customer to HMRC towards the amount due. Lenders can use this to support what the Tax Calculation shows.

The Tax Year Overview will contain information such as:

1. The HMRC logo, the customer's name and their Unique Tax Reference (UTR) number
Note: exceptionally the customer may have legally authorised someone to act on their behalf. We call them a capacitor and their name will be on the Tax Year Overview. We recommend in these cases these customers contact HMRC for a Tax Year Overview which we will send with a cover letter confirming our records show the capacitor is acting for the customer.
2. The tax year (this allows cross reference with the Tax Calculation).
3. The statement - "This is a copy of information held on your official online Self Assessment tax account with HMRC".
4. How much tax is due for that tax year: if the amount is a negative figure (minus) this means the customer has overpaid tax and is due money back. The Tax figure should match the 'Tax Calculation'. In this example **£16,140.60**.

Note: if the figure does not match firstly check both documents are prints of the latest version. If the customer or HMRC has made a correction to the return any old copies will be out of date.

There are a couple of issues which can make the figures appear different. We must stress these issues affect an extremely small minority of customers of less than 5%.

You can accept documents match if you identify the discrepancy as one of the reasons below:

1. Where we arrange to collect an amount for underpaid tax through the customers PAYE code from one tax year into the next. This is easy to identify on the calculation document (see below for content to look for). The difference in the two figures will equal the amount of underpaid tax. The calculation will include one of the following entries:

- 'underpaid tax for YYYY-YY [the year in question] included in your code for YYYY-YY' [the following year]. If you add this amount the tax due figure on the calculation it will match the Tax Year Overview
- 'Underpaid tax for earlier years in your tax code for YYYY-YY'. If you deduct this amount from the tax due figure on the calculation it will match the Tax Year Overview.

2. Student Loan repayments: where the difference in the two figures equal:

- the pence due on Student Loan repayments – PAYE Student Loan (SL) deductions made by employers do not include pence but amounts calculated by Self Assessment (SA) do. The Tax Calculation and the Tax Year Overview has highlighted this and will sometimes show this difference.
- an amount up to the amount required to fully repay a customer's Student Loan. In the final year of a customer's loan term, their Tax Calculation will show the amount that can be collected from their level of income. If that full amount is not due because it would exceed the amount required to fully pay off the loan, we will make an informal adjustment to their account to reduce the amount due which will not show on the Tax Calculation. In these cases (only 0.04% of all Self Assessment customers) we will send the customer an OCA170 letter explaining what has been repaid to them.

5. Any payments the customer has made towards their tax bill. In this example **£15,059.40**.

6. The Tax Year Overview may also show charges and payments for penalties and surcharges these are for late filing or late payment, there are not dependant on customers' income.

HMRC online version of the Tax Year Overview

Customers must wait 72 hours after submitting (or correct) their SA Tax return or making a payment before printing their 'Tax Year Overview' otherwise it will not match the Tax Calculation.

1. In this example the customer has filed their 2013/14 return.
2. The tax due figure is £16,140.60.
3. The customer has also paid payments on account for their 2013/14 tax return of £15,059.40 (this amount is calculated on the 2012/13 tax due figure). Once the customer submits their 2014/15 return and a Tax Calculation is produced the figure on the Tax Year Overview will be updated with the actual amount due.

HMRC: tax years

HM Revenue & Customs

Home Cymraeg Contact HMRC Help

Sign out

Information as at 06 Nov 2014
Ms A N Other
Unique Taxpayer Reference (UTR): 9230176036

Tax years

Tax year overview

Please select the appropriate tax year you wish to view a summary for from the drop-down menu and click 'Go'.

Tax year ending: (1)

You can also view tax returns due/received following Tax return options.

Tax year ending 05 Apr 2014.
This is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs.

Print your tax year overview

Please note: To view a breakdown of an amount, follow the appropriate link in the 'Description' column.

Description	Amount (£)
Tax	16,140.60 (2)
Surcharges	0.00
Interest	0.00
Penalties	0.00
Sub total	16,140.60
Less payments for this year	15,059.40
Less other adjustments	0.00
Total	1,081.20 (3)

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1. In the example below if the customer produces a Tax Year Overview for 2014/15, Lenders will know that it is not due until April 2015 and tax return will not have been submitted.
2. The total £5,032.64 is an estimate of the tax due expected.
3. Check both entries for Tax year ending 05 April YYYY show the same year to be sure the information is for the correct year.

Tax years

Tax year overview

Please select the appropriate tax year you wish to view a summary for from the drop-down menu and click 'Go'.

Tax year ending: (1)

You can also view tax returns due/received following Tax return options.

Tax year ending 05 Apr 2015
This is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs.

Print your tax year overview

Please note: To view a breakdown of an amount, follow the appropriate link in the 'Description' column.

Description	Amount (£)
Tax	5032.64 (2)
Surcharges	0.00
Interest	0.00
Penalties	0.00
Sub total	5032.64
Less payments for this year	
Less other adjustments	0.00
Total	5032.64 (3)

How your customers can get a copy of their online HMRC Tax Year Overview

The easiest and quickest way for customers to get a Tax Year Overview is to print the document from their online Self Assessment account.

For more information go to gov.uk/sa302-tax-calculation

Customers can print the Tax Year Overview using the following steps:

Tell your customer to:

1. **Log** into their HMRC online account (**go to online.hmrc.gov.uk**)
2. **Select** 'Self Assessment' (if you are only registered for Self Assessment then you will automatically be directed to this screen)
3. **Follow** the link 'Self Assessment Overview'
4. **Follow** the link 'view account'
5. **Follow** the link 'tax years'
6. **Choose** the year from the drop down menu and select the 'Go' button
7. **Follow** the link 'print your Tax Year Overview'.

Repeat steps 5 – 6 for any earlier years.

Customers must wait 72 hours after fully submitting (or correcting) their Self Assessment Tax return or making a payment before printing their 'Tax Year Overview'.

Section 2

Customers who send a paper Tax Return by post

HMRC paper SA302 Self Assessment Tax Calculation explained

When a customer sends their tax return by post, HMRC will automatically send a paper copy of the Tax Calculation to the customer, after the return has been processed by HMRC staff. This is the paper equivalent of the online version. The layout is slightly different but it contains the same information as the online Tax Calculation.

Page 1 is the introduction to the Tax Calculation. It gives details of the final amount due from the submitted return along with any payments on account for that year, and any payments on account calculated for the following year.

As explained earlier in the guide, some self-employed customers need to make payments towards their tax bill for the next year in advance of sending their return. We call these payments on account and they are normally paid in 2 instalments of the amount due from the previous years' return.

If the customer chooses to send their return by paper, they are unlikely to have access to an online account. As a result they will not be able to access and print a Tax Year Overview.

In these cases the customer can either register for our online service to be able to print a Tax Year Overview or contact HMRC and we will send them a copy.

Note: the paper Tax Calculation issued by HMRC has the reference **SA302** in the bottom left hand corner on page 1. The full Tax Calculation will always appear on a page 3 (see example below: the customer may not always get a page 2. If the customer's information on page 1 about payments becoming due does not run to 2 pages then there will be no page 2 – The calculation itself will always start on page 3).

Use the guidance below together with the example image of the SA302 Tax Calculation on page 18 & 19.

The example paper SA302 Self Assessment Tax Calculation contains:

1. The HMRC logo, the customer's name, Unique Tax Reference (UTR) number and the tax year.
2. A summary of the result of the calculation, and the various payments that will be asked for. In this example the total tax due for 2013/14 **£15,065.78**.
3. Lender will be interested in the "**Total Income received**". In this example the total income is **£82,700** on page 19. This figure is made up of the customer's taxable income, such as employment and benefits. It will not include any non-taxable income, for example:
 - Tax Credits and some state benefits (for example Income Support)
 - income from tax-exempt accounts (for example Individual Savings Accounts (ISAs)
 - income from the rent a room scheme (currently £4,250.00).

For more information go to gov.uk/income-tax
4. If the customer was self-employed any amount shown as profits are net profit, they do not include business expenses or Capital Allowances. You should look to other evidence for these details for example the customer's business accounts.
5. The next part of the calculation shows how HMRC has worked out the customer's tax (using the appropriate tax rates) after taking off:
 - their tax free personal allowance
 - any other adjustments, for example allowable PAYE expenses, business expenses and capital allowances.

The final amount will be shown as Tax due. In this example "**Tax and Class 4 National Insurance contributions due**" is **£31,041.55**.
6. Below this, we include any amounts taken from the customer's income for tax purposes before they are paid is shown, for example:
 - tax deducted through PAYE by an employer
 - tax taken off investments
 - deductions made by contractors under the Construction Industry Scheme (CIS).

Contractors are responsible for taking off a deduction (usually 20 per cent) to cover any tax or National Insurance before paying their subcontractors. In this example the CIS deductions are **£10,421.00**, the CIS profit is shown above 'Total income received' as 'profit from self-employment', in this example **£46,800**.

The total amount the customer paid before receiving their income will be shown as "**Total Tax deducted**" in this example that amount is **£15,975.77**.
7. Lenders will also be interested in the "**Income tax and National Insurance due**". This is the amount that the customer will have to pay direct to HMRC. This figure will also show on the Tax Year Overview. In this example that amount is **£15,065.78**. You must make sure this "matches", the "**Tax**" figure (sometimes known as a balancing payment). in the Tax Year Overview.

HMRC SA302 Self Assessment Tax Calculation



Self Assessment: Tax Calculation

205077:00000001:001
MR A SOMEONE
1 ANYTOWN ROAD
ANYTOWN
ANYWHERE
AN1 9GG

1

UTR 12345 67890
NINO AA112233A
Date 19 September 2014

Issued by:
HM REVENUE & CUSTOMS
ANY OFFICE
ANYTOWN
ANYWHERE
AN1 3YY

Telephone 12345 123123
Issue no: 2014/001

Tax Calculation for 2013–14 (year ended 5 April 2014)

Thank you for your tax return.

We enclose our tax calculation based on the amounts shown in your tax return.

2

Our calculation shows the tax due under Self Assessment for 2013–14 is £15,065.78, payable in three amounts:

1st payment on account	£6,298.22 due by 31 January 2014
2nd payment on account	£6,298.22 due by 31 July 2014
Balancing payment	£2,469.34 due by 31 January 2015

We also calculate the payments on account towards your tax bill for 2014–15 are:

1st payment on account	£7,532.89 due by 31 January 2015
2nd payment on account	£7,532.89 due by 31 July 2015

If your income for 2014–15 has gone down you can ask to reduce these payments on account.

Find form SA303 *Self Assessment claim to reduce your payments on account* at gov.uk/understand-self-assessment-statement/change-your-payments-on-account

Please note the total amount due by 31 January 2015 is £10,002.23. We will add this amount to your SA300 *Self Assessment Statement*.

The above figures do not take into account any payments you may have made towards amounts due on these dates, or any other amounts which may be outstanding or becoming due.

You will receive an SA300 *Self Assessment Statement* nearer the due date telling you how much to pay. Please note we charge interest and penalties on payments made after a due date.

You can find out how to pay us at gov.uk/pay-self-assessment-tax-bill

If you are registered for Self Assessment Online, log in at online.hmrc.gov.uk and use the 'View account' pages to see what you owe.

This tax calculation is based on figures in your tax return, before it has been checked. It is not our confirmation that your return is complete and correct. If, at a later date, your return is found to be incorrect, your tax calculation will be amended accordingly.

The amount of Student Loan repayments included in this calculation will be reported to Student Loans Company and credited to your Student Loan account.

We have sent a copy of this notice and calculation to your agent. We will write to you and your agent again if we have any questions about your tax return. Please let us know if there is anything you do not agree with or do not understand in our calculation. Our telephone number is shown above.

Self Assessment: Tax Calculation

205077:00000001:001
MR A SOMEONE

UTR
NINO
Date

12345 67890
AA112233A
19 September 2014

Tax Calculation for 2013–14 (year ended 5 April 2014)

Income received (before tax taken off)

4&6	Pay from all employments	£33,254	
	Profit from self-employment	£48,800	
	Interest received from UK banks and building societies	£2,648	
	Total income received		£82,700
	minus Personal Allowance		£9,440
	Total income on which tax is due		£73,260

How I have worked out your Income Tax

	Pay, pensions, profit etc.	£32,010	@ 20% =	£6,402.00
		£38,604	@ 40% =	£15,441.60
	Interest received from a bank or building society etc.	£0	@ 10% =	£0.00
		£2,648	@ 40% =	£1,058.40
	Total income on which tax has been charged	£73,260		

Income Tax charged

£22,902.00

plus Class 4 National Insurance contributions

	£33,895	@ 9% =	£3,032.55	
	£5,350	@ 2% =	£107.00	
	Total Class 4 National Insurance contributions due			£3,139.55
	plus High Income Child Benefit Charge			£5,000.00

5 **Income Tax and Class 4 National Insurance contributions** £31,041.55

minus Tax deducted

6	From all employments, UK pensions and state benefits	£5,029.80	
	CIS vouchers and profits	£10,421.00	
	Interest received from UK banks and building societies	£524.97	
	Total tax deducted		£15,975.77

7 **Income Tax and Class 4 National Insurance contributions due** £15,065.78

Section 3

Customers who are unable to print from an online account

Tax Calculation and Tax Year Overview issued by HMRC Call Centres explained

If a customer is unable to print from an online account they can contact HMRC and ask for copies of both the Tax Calculation and Tax Year Overview to be sent to them.

HMRC appreciate there are some circumstances where this is unavoidable, however we would like to keep this contact to a minimum because it is detracting from our core business of helping customers to pay the correct amount of tax.

The Tax Calculation shows the customer's taxable income and we work out what tax the customer needs to pay or how much is due back to them.

The customer's Tax Calculation is correct at the time of print, however the customer has a legal right to change their tax return if they need to correct it. The deadline for corrections is usually 12 months after the tax return deadline (31st January). If they miss this deadline they can still write to HMRC asking for any corrections be considered for up to 4 years after the end of the tax year.

The Tax Year Overview shows the **amount of** tax due to be paid direct to HMRC or any available amount for refund, for that actual tax year from the latest return (or correction) received.

HMRC needs at least 72 hours to process (or correct) the tax return before the final figures will show on the customer's account. The customer will need to wait until we have processed (or corrected) their return to get up to date matching documents.

Use the guidance below alongside the example image of the Tax Calculation on page 23.

The Example Tax Calculation printed by the HMRC Call Centre contains:

1. The HMRC logo, Unique Tax Reference (UTR), the customer's name and the tax year.
2. Lenders will be interested in the **"Total Income received"**. In this example the total income is **£50,649**. The figure is made up of the customer's taxable income, such as employment and benefits. It will not include any non-taxable income, for example:
 - Tax Credits and some state benefits (for example Income Support)
 - income from tax-exempt accounts (for example Individual Savings Accounts (ISAs))
 - income from the rent a room scheme (currently £4,250.00).

For more information go to [gov.uk/income-tax](https://www.gov.uk/income-tax)

3. If the customer was self-employed any amount shown as profits are net profit, they do not include business expenses or Capital Allowances. You should look to other evidence for these details for example the customers' business accounts.
4. The next part of the calculation shows how HMRC has worked out the customer's tax (using the appropriate tax rates) after taking off:
 - their tax free personal allowance
 - any other adjustments, for example allowable PAYE expenses, business expenses and capital allowances.The final amount will be shown as Tax due. In this example **"Income Tax charged"** is **£10,039.75**.
5. Below this, we include any amounts taken from the customer's income for tax purposes before they are paid is shown, for example:
 - tax deducted through PAYE by an employer
 - tax taken off investments
 - deductions made by contractors under the Construction Industry Scheme (CIS).

Contractors are responsible for taking off a deduction (usually 20 per cent) to cover any tax or National Insurance before paying their subcontractors.


The total amount the customer paid before receiving their income will be shown as **"Total Tax deducted"** in this example that amount is **£7,980.75**.

6. Lenders will also be interested in the **"Total Income tax due"**. This is the amount that the customer will have to pay direct to HMRC. This figure will also show on the Tax Year Overview. In this example that amount is **£1,974.10**. You must make sure this "matches", the **"Tax"** figure (sometimes known as a balancing payment) in the Tax Year Overview.

HMRC Call Centre printed Tax Calculation

The Call Centre Tax Calculation contains the same information as the customer's online print.

2014-Jun-13 09:41 AM HMRC 01506 520108 2/3



Ref: 9230176036
 Year: 2013
 OUID: 240601
 Name: Ms A N Other

Tax Calculation for 2012-13 (year ended 5 April 2013)

Income received (before tax taken off)		
Profit from UK land and property	£	4,376.00
Interest received from UK banks and building societies	£	48.00
Dividends from UK companies (plus 10% tax credits)	£	850.00
UK pensions and state benefits	£	46,276.00
Total income received	£	50,640.00
minus Personal allowance	£	8,196.00
Total income on which tax is due	£	42,444.00

How I have worked out your income Tax

Pay, pensions, profit etc.	£	34,370.00	⊗ 20% =	£	6,874.00
	£	7,175.00	⊗ 40% =	£	2,870.40
Interest received from a bank or building society etc.	£	0.00	⊗ 10% =	£	0.00
	£	0.00	⊗ 20% =	£	0.00
	£	48.00	⊗ 40% =	£	19.20
Dividends from companies etc.	£	0.00	⊗ 10% =	£	0.00
	£	860.00	⊗ 32.5% **	£	278.25
Total income on which tax has been charged	£	42,444.00			

Income Tax charged	£	10,039.85
minus 10% tax credits on dividends from UK companies (not repayable)	£	85.00
Income Tax due after dividend tax credits	£	9,954.85
minus Tax deducted		
From all employments, UK pensions and state benefits	£	7,871.00
Interest received from UK banks and building societies	£	9.75
Total tax deducted	£	7,880.75
Total Income Tax due	£	1,974.10

Page 1 of 1 Printed 13/06/2014

Use the guidance below together with the example image of the Tax Year Overview on page 25.

The example Tax Year Overview printed by HMRC Call Centre contains:

1. The HMRC logo, the customer's name and their Unique Tax Reference (UTR) number
Note: exceptionally the customer may have legally authorised someone to act on their behalf. We call them a capacitor and their name will be on the Tax Year Overview, in these cases we will send with a cover letter confirming our records show the capacitor is acting for the customer.
2. The tax year (this allows cross reference with the Tax Year Overview)
3. The statement - "This is a copy of information held on your official online Self Assessment tax account with HMRC".
4. How much tax is due for that particular tax year. If the amount is a negative figure (minus) this means the customer has overpaid tax and is due money back. The Tax figure should match the 'Tax Calculation'.
Note: if the figure does not match firstly check both documents are the latest version. If they are, one possible explanation is where HMRC have identified during the year an issue with their PAYE coding. You can identify these cases by the entry on the Tax Calculation for 'Underpaid tax for YYYY-YY [the year in question] included in your code for YYYY-YY' [the following year]. If you add the amount of 'Underpaid tax for YYYY-YY' included in your code for YYYY-YY' to the tax due figure on the Tax Calculation it will be the same amount shown as 'Tax' on the Tax Year Overview. This situation is uncommon.
5. Any payments the customer has made towards their tax bill. In this example the customer has not paid anything direct to HMRC for 2013/14 **at time of printing**.
6. The Tax Year Overview may also show charges and payments for penalties and surcharges these are for late filing or late payment, there are not dependant on customers' income.

HMRC Call Centre printed Tax Year Overview

The HMRC Call Centre printed Tax Year Overview contains the same information as the customer's online print.

The screenshot shows the HMRC Self Assessment interface. At the top, the HM Revenue & Customs logo is on the left, and 'Help Close' is on the right. The page title is 'HM Revenue & Customs'. Below the title, the user's information is displayed: 'Information as at 14 Nov 2014', 'MR A SOMEONE', and 'Unique Taxpayer Reference (UTR) 1235416127'. The main heading is 'Tax years', with a sub-heading 'Tax year overview'. A callout '1' points to the 'Tax years' heading. Below this, there is a text box: 'Please select the appropriate tax year you wish to view a summary for from the drop-down menu and click 'Go''. A callout '2' points to the 'Go' button. Below this, there is a text box: 'Tax year ending: 05 Apr 2014'. A callout '3' points to the text 'Tax year ending 05 Apr 2014.'. Below this, there is a text box: 'This is a copy of the information held on your official online Self Assessment tax account with HM Revenue and Customs. If you want to print this information for your records, use the print facility on your browser.'. Below this, there is a text box: 'Please note: To view a breakdown of an amount, follow the appropriate link in the 'Description' column.'. Below this, there is a table with two columns: 'Description' and 'Amount (£)'. A callout '4' points to the 'Repayments' link in the left-hand menu. A callout '5' points to the 'View statements' link in the left-hand menu. The table data is as follows:

Description	Amount (£)
Tax	1974.10
Surcharges	0.00
Interest	0.00
Penalties	0.00
Sub total	1974.10
Less payments for this year	0.00
Less other adjustments	0.00
Total	1974.10

Annex 1 - Examples of commercial software (printed) Tax Calculations

Many accountants and some customers use commercial software to send their return. **HMRC recommends** that lenders accept equivalent online Tax Calculations produced using commercial software if supported by an HMRC Tax Year Overview.

All commercial software providers offer a Tax Calculation, these show the customer's name and Unique Tax Reference number and display a similar breakdown of income and tax deducted, with the net result from that return. The Tax Year Overview will confirm the details in the commercial printed Tax Calculation, that this has been submitted to HMRC. The customer or their accountant can access their online account to print a Tax Year Overview (see page 13).

HMRC are not responsible for commercially produced Tax Calculation but have reproduced some (not the full range) examples below.

Example 1

HMRC SA302		Self Assessment - Tax Calculation	
Name xxx Address yyy		Tax Reference 1111111111	
		Date	21 July 2014
Tax Calculation for 2013/14 (year ended 5 April 2014)			
Income received (before tax taken off)			
Pay from all employments	£19,458.00		
Profit from partnerships	£2,142.00		
Interest received from UK banks and building societies	£50.00		
Dividends from UK companies (plus 10% tax credits)	£4,878.00		
Total income received		£26,526.00	
minus Personal allowance		£9,440.00	
Total income on which tax is due		£17,086.00	
How I have worked out your Income Tax			
	Pay, pensions, profit etc.	£12,160.00 @ 20% =	£2,432.00
	Interest received from a bank or building society etc.	£0.00 @ 10% =	£0.00
		£50.00 @ 20% =	£10.00
	Dividends from companies etc.	£4,878.00 @ 10% =	£487.80
Total income on which tax has been charged		£17,086.00	
Income Tax charged			£2,929.80
minus 10% tax credits on dividends from UK companies (not repayable)			£487.80
Income Tax due after dividend tax credits			£2,442.00
plus Total pension savings charges (£2,985 minus tax treated as paid £0)			£2,984.60
Income Tax due			£5,426.60
minus Tax deducted			
From all employments, UK pensions and state benefits	£2,003.80		
Interest received from UK banks and building societies	£10.00		
Total tax deducted			£2,013.80
Total Income Tax due			£3,412.80
plus Capital Gains Tax			
Taxable capital gain	£18,600.00		
	£14,924.00 @ 18% =		£2,686.32
	£3,676.00 @ 28% =		£1,029.28
			£3,715.60
Capital Gains Tax due			£3,715.60
Income and Capital Gains Tax due			£7,128.40

Example 2

Calculation Result for 2013-14

Name: Mr I10 HMRC Test Case

Income received (before tax taken off)

Pay from all employments	33,254.00	
Profit from UK land and property	3,600.00	
Interest received from UK banks and building societies	4,597.00	
Dividends from UK companies (plus 10% tax credits)	14,166.00	
UK pensions and state benefits	6,200.00	
Total income received		61,817.00

minus

Payments into a retirement annuity contract etc.	1,200.00	
Personal Allowance	9,440.00	
Total		10,640.00

Total income on which tax is due 51,177.00

How I have worked out your Income Tax

Your basic rate limit has been increased by 3,000.00 to 35,010.00 for Gift Aid payments. This reduces the amount of income charged to higher rates of tax.

Pay, pensions, profit etc.	32,414.00	@ 20% =	6,482.80
Interest received from a bank or building society etc.	0	@ 10% =	0
	2,596.00	@ 20% =	519.20
	2,001.00	@ 40% =	800.40
Dividends from companies etc.	0	@ 10% =	0
	14,166.00	@ 32.5% =	4,603.95
Total income on which tax has been charged			51,177.00

Income Tax charged 12,406.35

minus 10% tax credits on dividends from UK companies (not repayable) 1,416.60

Income Tax due after dividend tax credits 10,989.75

minus Tax deducted

From all employments, UK pensions and state benefits	2,000.00	
minus Outstanding Debt Collected through PAYE	2,000.00	
Balance of PAYE tax		0
Interest received from UK banks and building societies		919.50
Total tax deducted		919.50

Total Income Tax due 10,070.25

Updates made to this addition

August 2015

1. Page 11 and 12 added clarity around tax underpayments included in PAYE codes and Student Loan Repayments.
2. Where applicable in guide updated that from April 2015 the customer can print up to 3 years Tax Calculations.



HM Revenue & Customs

Quick guide to printing your clients HMRC online Tax Calculation and Tax Year Overview

Before you can access your client's information, you need to be an authorised agent.

If you're not, go to: <https://www.gov.uk/guidance/applying-for-client-authorisation-using-hmrc-online-services>

Once you're authorised, you can use HMRC Online Services to:

- manage your client lists
- send tax returns
- exchange information with HMRC online

If you can't access and print online documents or the lender asks for paper copies, contact HMRC Self Assessment Helpline and we will send them to you.

Printing your client's Tax Calculation (SA302)

If filing using HMRC software you can currently view and print up to 3 years Tax Calculations, but this will increase to 4 years from April 2016.

1. Log in to your agent online account.
2. Choose the relevant client from the authorised client list.
3. Follow the link 'tax return options'.
4. Choose the year from the drop down menu and click the 'Go' button.
5. Select the 'view return' button.
6. Follow the link 'view calculation' from the left hand navigation menu.
7. Follow the link 'view and print your calculation' at the bottom of the page.
8. Follow the link 'print your full calculation'.

Printing your client's Tax Year Overview

1. Log in to your agent online account.
2. Choose the relevant client from the authorised client list.
3. Follow the link 'view account'.
4. Follow the link 'tax years' from the left hand navigation menu.
5. Choose the year from the drop down menu and click the 'Go' button.
6. Follow the link 'print your Tax Year Overview'.

You must wait 72 hours after fully sending a tax return until you can print your documents.



HM Revenue & Customs

Quick guide to printing copies of HMRC online Tax Calculation and Tax Year Overview

Tax Calculation

The easiest and quickest way to get a Tax Calculation is to print a copy from the

- HMRC online Self Assessment account
- commercial software that was used to submit the return.

Note: you can now print 3 years tax calculations (2012/13 onwards) from your HMRC online account provided you have fully submitted your return online - this will increase to 4 years from April 2016.

How to print a Tax Calculation from your HMRC online account

1. **Log** into the HMRC online account (**go to online.hmrc.gov.uk**) – the ‘security message’ page will now be shown
2. **Select** ‘next’ to continue
3. **Follow** the link ‘Self Assessment details and options’ on the Self Assessment home page - the ‘current position’ page will now be shown
4. **Follow** the link ‘tax return options’
5. **Choose** the year from the drop down menu and select the ‘Go’ button
6. **Select** the ‘view return’ button
7. **Follow** the link ‘view your calculation’ from the left hand navigation menu.
8. **Follow** the link ‘view and print your calculation’ at the bottom of the page.
9. **Follow** the link at the bottom of the page to ‘print your full calculation’

How to print a Tax Year Overview from your HMRC online account

1. **Log** into the HMRC online account (**go to online.hmrc.gov.uk**) – the ‘security message’ page will now be shown
2. **Select** ‘next’ to continue
3. **Select** either ‘Self Assessment Account’ or ‘Self Assessment’ (the link shown will depend on what services you are registered for) – the ‘current position’ page will now be shown
4. **Follow** the link ‘tax years’ from the left hand navigation menu.
5. **Choose** the year from the drop down menu and select the ‘Go’ button
6. **Follow** the link ‘print your Tax Year Overview’.

Repeat steps 5 – 6 for any earlier years

Please note: You must wait 72 hours after fully submitting your return until you can print your documents.