

Handy hints for taxpayers

This advice pack, on a range of tax-related subjects, is designed to help protect HMRC customers. It covers:

- Government support with the cost of living
- The danger of sharing tax login details
- How to avoid tax phishing scams
- Tax agents who charge for claiming tax refunds
- Avoiding and recognising pension scams
- Call connection services

For latest updates from HM Revenue and Customs (HMRC), follow **@HMRCgovuk** on Twitter and Instagram, and look here [on Facebook](#).

Government support with the cost of living

- The Government is offering help for every household.
- You could get assistance with childcare costs, transport, energy bills and more.
- Find out what's available at [gov.uk/helpforhouseholds](https://www.gov.uk/helpforhouseholds)
- You might also be eligible for a Cost of Living Payment if you receive certain benefits or tax credits. You can find [Cost of Living Payment information on GOVUK](#).

Don't share your tax login details

- Don't share your HM Revenue and Customs (HMRC) login details with anyone, including your tax agent if you have one. Treat your tax login with the same care as your banking app login details.
- Your HMRC login details give access to your personal information, including your bank account details. Someone using those details could steal from you and from

HMRC, and leave you having to pay back the full value of any bogus claim made on your behalf.

- If you have a tax agent to help you, they can access the information they need to deal with your tax affairs through HMRC's digital services for agents. **They should never need to log in as you or ask you to share your login details.**

How to avoid tax phishing scams

- If someone contacts you saying they're from HMRC, wanting you to share personal or financial details or urgently transfer money, be on your guard. Never let yourself be rushed.
- HMRC will also never ring up threatening arrest. Only criminals do that.
- Tax scams come in many forms. Some offer a rebate or claim that your tax account details need to be updated. Others threaten immediate arrest for tax avoidance or evasion. Contacts like these should set alarm bells ringing, so take your time and check HMRC scams advice on [GOV.UK](https://www.gov.uk).
- To help HMRC fight these crimes, forward suspicious emails to phishing@hmrc.gov.uk and texts claiming to be from HMRC to **60599**. Report tax scam phone calls to HMRC on [GOV.UK](https://www.gov.uk).
- Most people prefer to deal with HMRC online but if you need to contact the department directly make sure you use phone numbers from [GOV.UK](https://www.gov.uk).

Understanding tax agents' services and charges

- To claim a tax relief or refund from HMRC, go to [GOV.UK](https://www.gov.uk). You can do it yourself, it's free and you get to keep everything you're owed.
- You can also choose to use a tax agent to do this for you. Some tax agents, often called 'repayment agents', can claim routine tax refunds such as claiming tax relief on employment expenses on your behalf.

- It important to note that repayment agents often charge a fee for this service and sometimes the terms of their service are not clear. If you do choose to appoint an agent to make a repayment claim on your behalf, it's sensible to:
 - read the company's terms and conditions so you understand the fees you'll pay, the service you're signing up for and any legal contract you might be entering into
 - read customer reviews about the agent to ensure they are trustworthy
 - take time when making a decision on whether to use an agent, especially if you're feeling rushed
 - never share your HMRC login details with the agent.

Find out more on [GOV.UK](https://www.gov.uk) about what you should look for if you're thinking of using a tax agent to deal with HMRC on your behalf.

How to avoid and recognise pension scams

- Pension scammers design attractive offers to persuade you to transfer your pension pot to them (or to release funds from it).
- If a scheme is registered with HMRC for tax purposes, it does not mean it is endorsed by the Government.
- Pension schemes are responsible for carrying out checks on transfers to other pensions schemes and ensuring that they comply with the law.
- HMRC encourages people to get professional advice before transferring their pensions.
- Information on the [different types of pension scams](#) can be found on the Financial Conduct Authority's (FCA) website.
- Pension-holders aged 44 to 66 are at most risk of falling victim to pension scams.
- Look out for these signs:
 - contact out of the blue
 - promises of high, guaranteed returns
 - a free 'pension review'
 - offer to access your pension before the normal minimum pension age, currently set at 55

- pressure to act quickly.
- Before dealing with a firm, make sure they're on the Financial Conduct Authority's Financial Services Register.
 - Check that they have permissions for the regulated activity that you need
 - Use only the contact details on the FCA's register. Scammers will often pretend to be a registered firm.

Call connection services

Most people prefer to deal with HMRC online but if you do need to call the tax authority, don't use costly call-connection services that are advertised online.

Contact HMRC directly on its 0300 helpline numbers that are mostly free or charged at the national landline rate and can be easily found by searching GOV.UK.

Useful resources

- HM Revenue and Customs on the official government website, GOV.UK
- Help for Households advice - what cost of living support are you eligible for?
- Cost of Living Payment - advice on an extra payment to help with the cost of living if you're entitled to certain benefits or tax credits
- Identify and report tax phishing scams
- Advice from UK's National Cyber Security Centre on how to stay secure online
- Report fraud and cyber crime to Action Fraud
- Take Five cyber and phone crime advice
- Financial Conduct Authority advice on pension and investment scams

