Mortgage lenders and financial references
Guidance as at 1 August 2023

- Scope of guidance and general considerations
- Charging for references
- Lenders which will accept financial references from CIOT and ATT members
- HMRC agreement with the Council of Mortgage Lenders re SA302s
- Example financial reference letter

Scope of guidance and general considerations for references

Members are often asked to provide a form of financial reference on behalf of their clients and may wish to assist. The scope of this guidance is limited to references that can be provided from factual information in a member's possession, not additional assurance work (e.g. a form of limited scope audit procedures) that some members may be qualified to perform by virtue of their membership of bodies other than the CIOT or ATT.

The purpose of this guidance is to alert members to some practical issues and risks associated with giving references, and to provide specific guidance on references requested by the leading mortgage lenders. This guidance does not consider Statements of Net Worth for consumer credit purposes under the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 (formerly the Consumer Credit (Exempt Agreements) Order), which must be signed by members of ICAEW, ICAS, ICAI, ACCA, CIMA, CIPFA or a comparable overseas professional body of accountants. CIOT and ATT members who are not also members of the above professional bodies of accountants are not permitted signatories.

As a general matter, members should recognise the possible risks of providing references, even where they take the opportunity to disclaim liability to the person to whom the reference is provided, as in the suggested template letter given below.

A member might undertake a duty of care to the lender and/or client when financial references are provided. The existence of a disclaimer is relevant but not determinative to the question of whether a member has incurred a duty of care to third parties who place reliance on the reference as part of their decision making process. It is therefore important that members use clear and reasonable disclaimers and that they should take care only to refer to known statements of fact that they are able to verify, such as income reported on filed tax returns. If members stray beyond verifiable fact, the possibility that they might extend their duty of care to the third party could be increased.

In particular, members should be cautious of giving any reference or answering any inquiry asking for confirmation of net income, or net assets, because they are unlikely to be able to identify the full extent of outgoings or liabilities of a particular client.

Charging for Financial References

Members should not seek fees from the third parties to whom references are addressed.

There is no legal reason why members should not make a charge ***to their client*** for the time spent on work needed to provide a reference, and we acknowledge that with lenders now requiring increasing amounts of information in order to approve loan and mortgage applications a considerable amount of professional time can be taken up in understanding the nature and extent of the third party enquiry and assembling the relevant information and members may consider an appropriate charge to the client. While the CIOT and ATT do not attempt to regulate the rate or scope of fees members seek to charge their clients, it is good practice to agree the fees with your client upfront.

Members should ensure that their engagement letters or other similar communications (e.g. if an engagement letter contains provisions for the scope of additional services to be agreed separately) set out the nature and scope of the work and the additional fees to be charged[1] and it is recommended that they make reference to the relevant engagement letter when providing the assistance. It may be that the provision of financial references is covered within the definition of general services in a member's Professional Indemnity insurance, but the member should check, with the insurer if necessary, that this is the case before supplying this service so that appropriate cover is in place[2]. Members are reminded that when preparing engagement letters they may seek to limit liability to their clients and exclude liability to third parties as set out in the engagement letter guidance.

Specific considerations for Mortgage application references

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 e.g. 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 standards@tax.org.uk.

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[1] See engagement letter guidance at Engagement Letters (tax.org.uk) or Engagement Letters | The Association of Taxation Technicians (att.org.uk)

[2] See Professional Indemnity Insurance regulations and guidance at Professional Indemnity Insurance Regulations (tax.org.uk) and Professional Indemnity Insurance Regulations | The Association of Taxation Technicians (att.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	Maybe per Santander *"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.* *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 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. HMRC announced that they would refuse to issue paper copies of SA302s from the 4th September 2017.

HMRC have worked with the CML and their members to understand their requirements and to make the necessary change so they would accept alternative documents.. 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 provide 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 standards@tax.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 operating the new process as of 8 June 2020:

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

See also the list on the HMRC website for up to date details:

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 April .....after charging all business costs as identified in their income tax return was £.....

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

Please note that 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 and is not a substitute for any other reviews or enquiries you should make. We are providing this letter in strict confidence on the basis that we do not accept or assume responsibility, duties or obligations to you or any other party who may seek to rely on this reference. Any use you wish to make of the information provided is therefore entirely at your own risk. We have no responsibility to update the contents of this letter for events occurring after its issue.

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.uklincome-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

HM Revenue & Customs

Home Cymraeg Contact HMRC Help

1

Sign out

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

Your tax return is 52% complete

2

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**
minus	
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**

3

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**
***plus* Class 4 National Insurance contributions**			
	£33,695.00	@ 9%	£3,032.55
	£5,350.00	@ 2%	£107.00
Total Class 4 National Insurance contributions due			**£3,139.55**
plus High Income Child Benefit Charge			£4,539.00
plus State Pension lump sum payment	£1.00	@ 40%	£0.40

1 of 2

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HMRC Self Assessment online version of Tax Calculation continued

	Amount	Percentage	Total	
Income Tax and Class 4 National Insurance contributions due			**£31,622.35**	5
***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	6
Income Tax and Class 4 National Insurance contributions due			**£16,140.60**	7

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

Back Next

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.uklsa302-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.ukllogin)***
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.

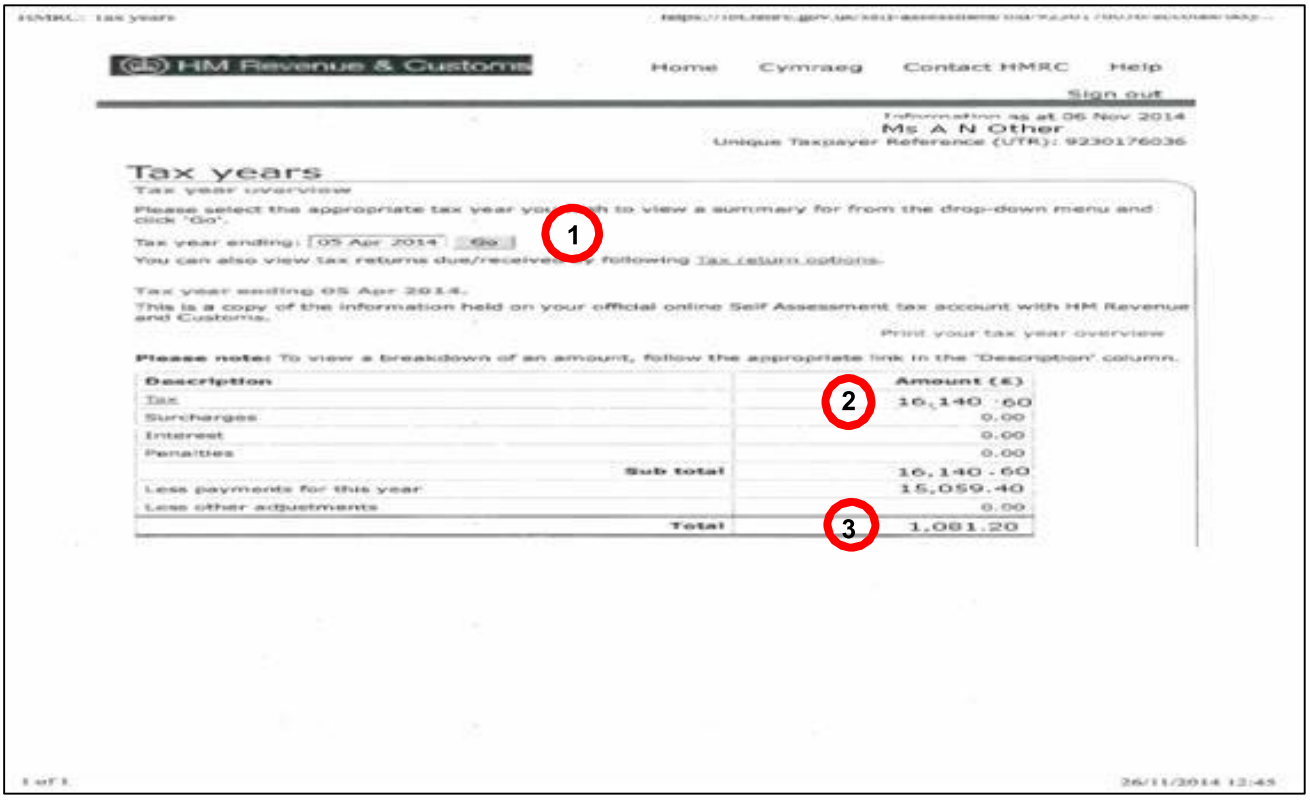
5. Any payments the customer has made towards their tax bill. In this example **£15,059.40**.

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.

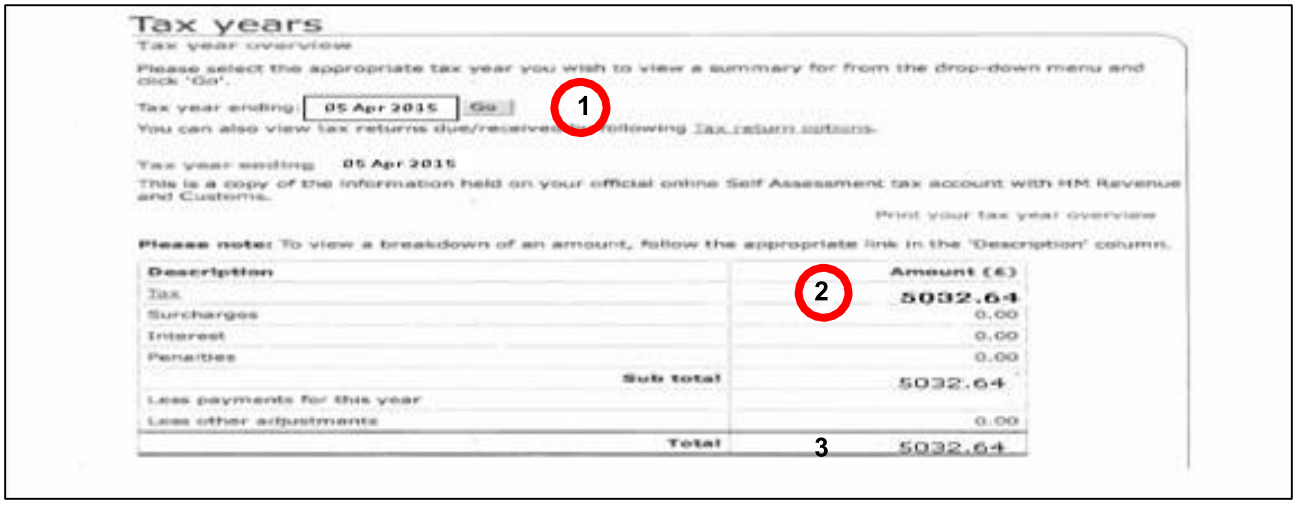
HMRC online version of the Tax Year Overview

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.



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.



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.uklsa302-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.uklincome-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

HM Revenue & Customs

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.

SA302 Page 1 HMRC 06/13

Self Assessment: Tax Calculation

205077:00000001:001
MR A SOMEONE

UTR 12345 67890
NINO AA112233A

Date 19 September 2014

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

Income received (before tax taken off)			
Pay from all employments	£33,254		
4&6 Profit from self-employment	£46,800		
Interest received from UK banks and building societies	£2,646		
Total income received		£82,700	3
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
	£2,646	@ 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**

	£33,695	@ 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**

From all employments, UK pensions and state benefits	£5,029.80	
6 CIS vouchers and profits	£10,421.00	
Interest received from UK banks and building societies	£524.97	
Total tax deducted		£15,975.77 6
7 **Income Tax and Class 4 National Insurance contributions due**		£15,065.78

Page 3

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.uklincome-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

HM Revenue & Customs

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

1

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)	£ 550.00		
UK pensions and state benefits	£ 46,275.00		
2 Total income received		£ 50,649.00	
minus Personal allowance		£ 8,106.00	
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
	£ 7,176.00	@ 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
	£ 550.00	@ 32.5% =	£ 275.25
Total income on which tax has been charged	£ 42,444.00		
4 Income Tax charged			£ 10,039.85
minus 10% tax credits on dividends from UK companies (not repayable)			£ 55.00
Income Tax due after dividend tax credits			£ 9,984.85
minus Tax deducted			
From all employments, UK pensions and state benefits		£ 7,971.00	
5 Interest received from UK banks and building societies		£ 9.75	
Total tax deducted			£ 7,980.75
6 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".

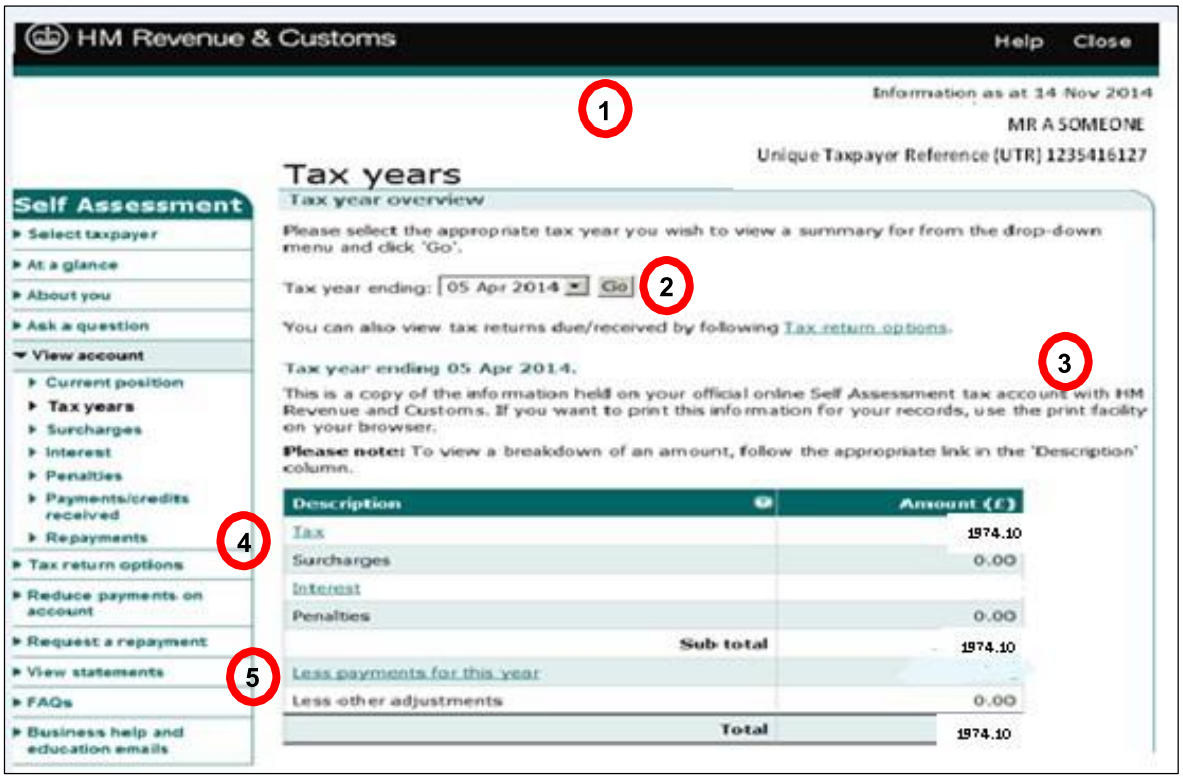
4. How much tax is due for that particular tax year. If the amount is a negative figure (minus) this means the customer has overpaid tax and is due money back. The Tax figure should match the 'Tax Calculation'.
   Note: if the figure does not match firstly check both documents are the latest version. 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.



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)	£4,876.00			
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.		£4,876.00	@ 10% =	£487.60
Total income on which tax has been charged		£17,086.00		
Income Tax charged				£2,929.60
minus 10% tax credits on dividends from UK companies (not repayable)				£487.60
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**

Page 1

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.

Version 1.2 (9th Sept 2015)

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.

Version 1.4 {9th Sept 2015)

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.