



Tax refunds made easy

# How to set up a Personal Tax Account with HMRC

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OCTOBER 2017 / V:01



**HMRC has introduced a new secure service to give you more access and control over your personal information. Basically, they want all individuals and businesses to handle their tax affairs online by April 2019.**

So, if you don't have your P60s and P45s to hand, no problem. You can get your RIFT Refund moving even faster by registering with HMRC for your Personal Tax Account. It'll only take 5-10 minutes to set up and means you can see all your pay and tax information for the last 4 tax years.

**They're adding more services all the time. Right now, you can already:**

- Check your Income Tax estimate and tax code.
- Fill in, send and view a personal tax return.
- Check and manage your tax credits.
- Check your State Pension.
- Track tax forms you've submitted online.
- Check or update your Marriage Allowance.
- Tell HMRC that you've changed address.
- Check or update benefits you get from work.  
For example, company car details and medical insurance.

**Before you get started, you'll need a few things to hand:**

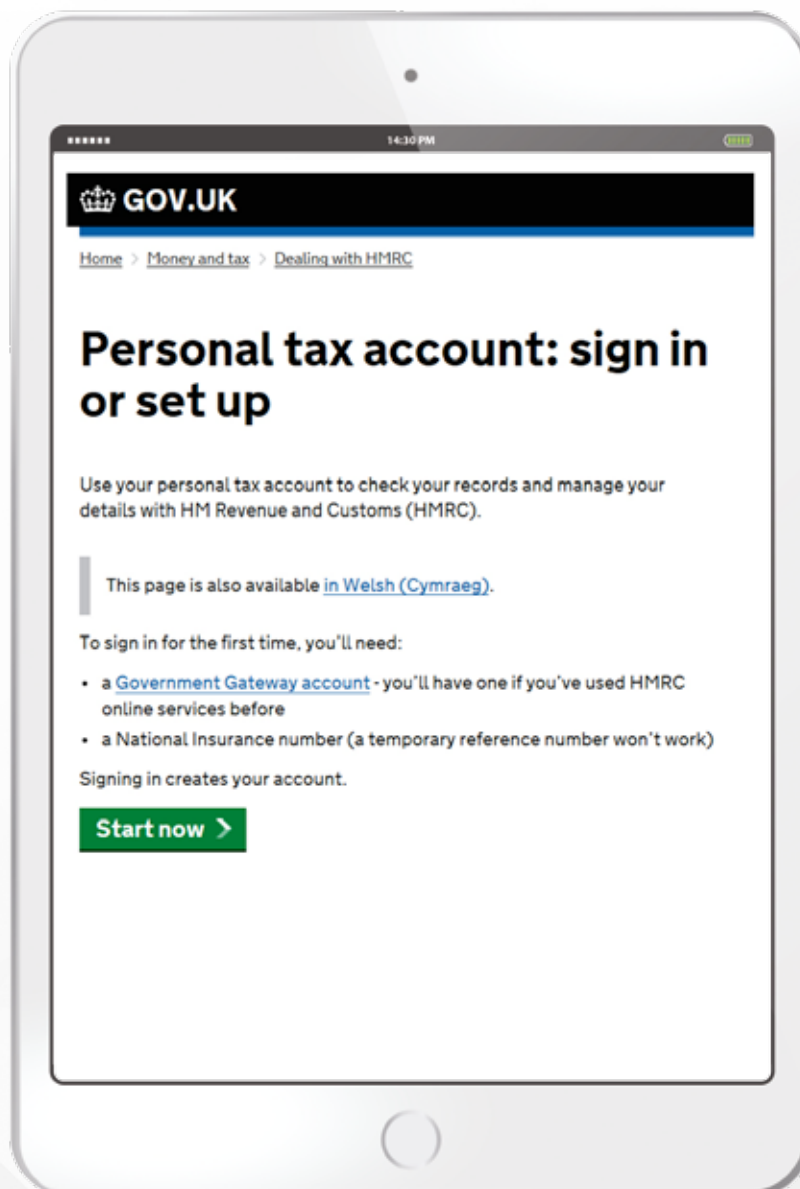
- Your National Insurance number.
  - Either a recent payslip, a valid UK Passport or your most recent P60.
  - Access to either the HMRC website (link below) or the official smartphone app.
  - Access to a mobile, landline to receive your security code via text, app or over the landline.
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# Step-by-step guide to creating your Personal Tax Account.

1. Visit <https://www.gov.uk/personal-tax-account>.
2. Register for a Government Gateway Account by clicking on the blue hyperlink. Government Gateway account

Alternatively, sign in using GOV.UK Verify, where you can use a secure company to verify your identity and access government services.

**Here's how it works using the Government Gateway Account option:**

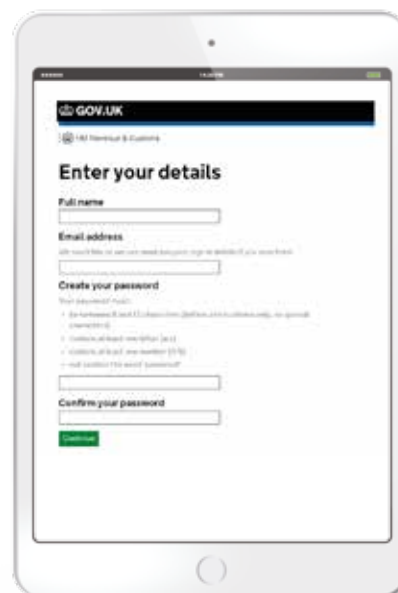


## Step 3

Enter your full name and email address, then create a password and click **'Continue'**.

You'll now be given a **UserID**, which you'll need every time you log in to your **Personal Tax Account**.

Sign in using your **UserID**, **password** and a **unique 6-digit access code**.

A screenshot of a tablet displaying the GOV.UK 'Enter your details' form. The form has a header with the GOV.UK logo and 'HM Revenue & Customs'. It contains three main sections: 'Full name' with a text input field, 'Email address' with a text input field and a note 'We'll email this or we can send it to you by post if you prefer', and 'Create your password' with two password input fields and a note 'Your password must: 1. Be between 8 and 12 characters (letters, numbers only, no special characters) 2. Contain at least one letter (a-z) 3. Contain at least one number (0-9) 4. Not contain the word 'password''. Below these is a 'Confirm your password' section with another input field and a green 'Continue' button.

## Step 4

Select how you want to get your access code. The simplest way is to receive a text message on your mobile phone, so this is the option we'll choose here. Select **'Text message'** and click **'Continue'**.

A screenshot of a tablet displaying the GOV.UK 'How would you like to get your access code?' screen. It shows three radio button options: 'HMRC app for smartphone or tablet' (with a note 'Get codes even with no mobile reception'), 'Text message' (which is selected and highlighted with an orange box, with a note 'Get codes sent to your mobile phone'), and 'Voice call' (with a note 'Get codes via automated message'). A green 'Continue' button is at the bottom.

## Step 5

Enter your mobile phone number and press **'Send my access code'**.

A screenshot of a tablet displaying the GOV.UK 'Enter your access code' screen. It shows a message: 'We just sent a 6-digit access code by text to: 07722210678. It may take a few minutes to arrive.' Below this is an 'Access code' input field. At the bottom, there is a checkbox for 'Remember me on this browser for 7 days' and a green 'Continue' button.

## Step 7

A message will tell you you've successfully set up extra security. Press **'Continue'**.

## Step 8

You'll be asked if you want to set up an alternative second step. If you want, you can skip this by pressing the blue hyperlink **'I can't do this right now'**.

Otherwise, follow the steps on the screen.



## Step 9

Now there'll be a series of security questions to confirm your identity. Press **'Continue'**.



## Step 10

Enter the details requested: first name, last name, National Insurance number and date of birth. Press **'Continue'**.



## Step 11

Next, choose a document to use to identify you. Make sure you've got it handy, to answer further questions.

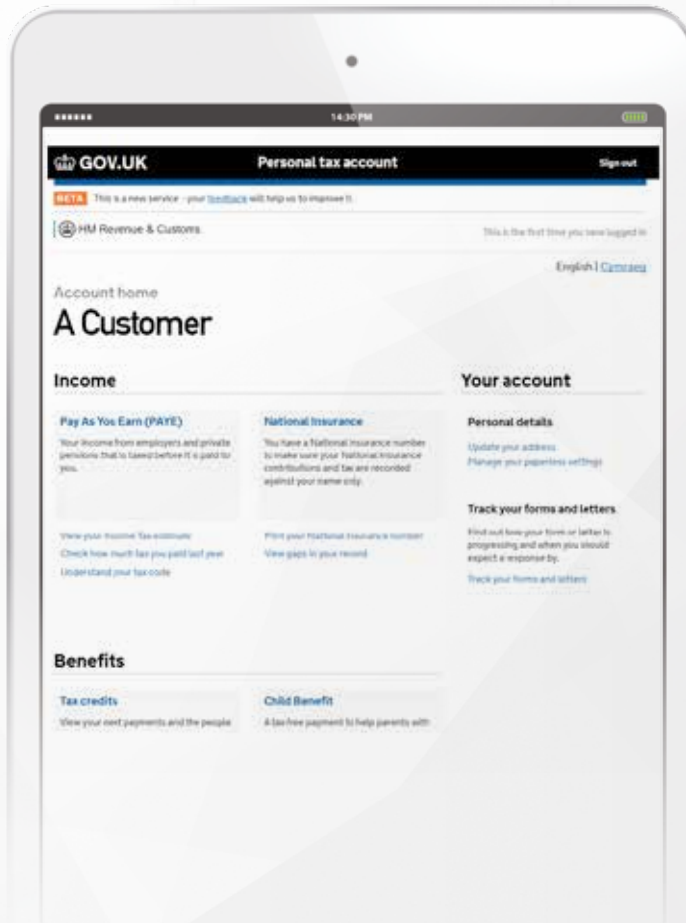
## Step 12

Once you've entered the correct information, you'll have access to your Personal Tax Account. Press **'Continue'**.

## To access your pay and tax information:

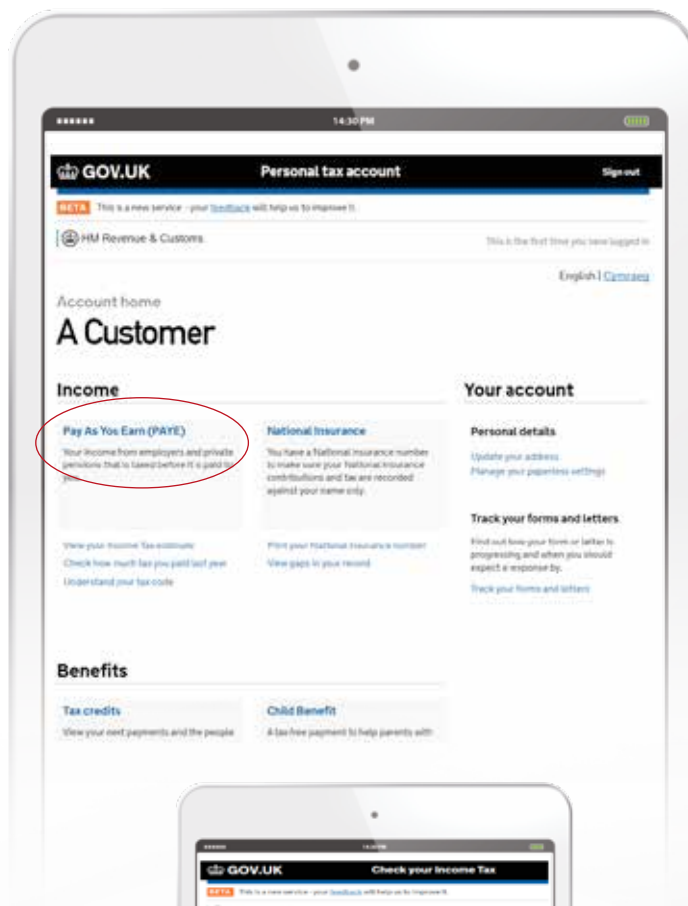
To complete your refund claim, we need to know how much you earned and how much tax you paid in each tax year. This is so we can make sure your claim is accurate, and because HMRC asks us for this information as part of the process.

If you have P45s and P60s for all your employments, then you can post or email copies to us. If you don't have them, we can get the information through your Personal Tax Account. Here's how:



## Step 1

In the Income section, click on **'Pay As You Earn (PAYE)'**.



## Step 2

You'll be asked 'What do you want to do?' Select the second option, **'how much tax I paid in previous years'** and press **'Continue'**.

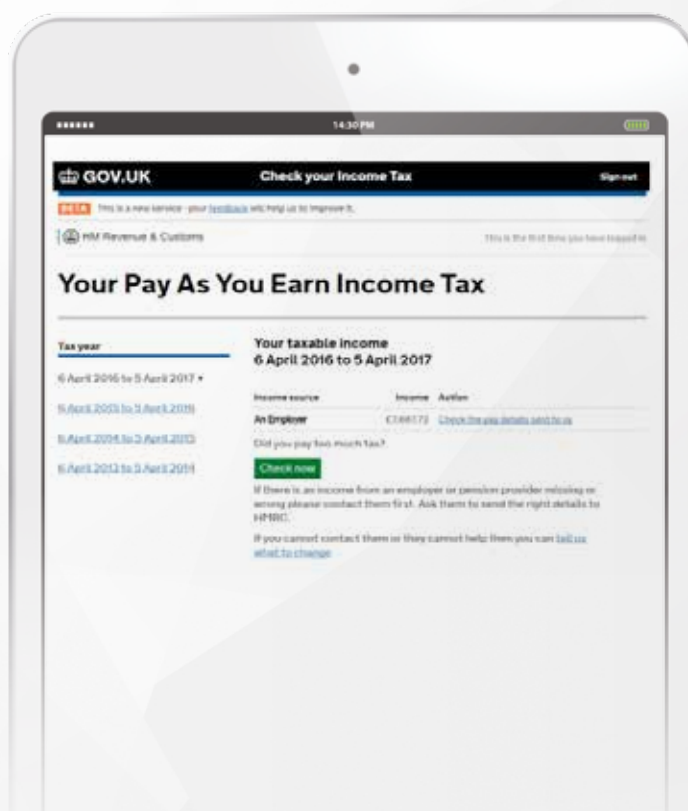


## Step 3

To view your pay and tax breakdown for the year, select **'Check the pay details sent to us'**.

You'll be given a breakdown of all the payments your employer has made to you over the year, with totals at the bottom as shown in the picture on the next page.

**Remember to do this for each tax year and for each employment shown.**

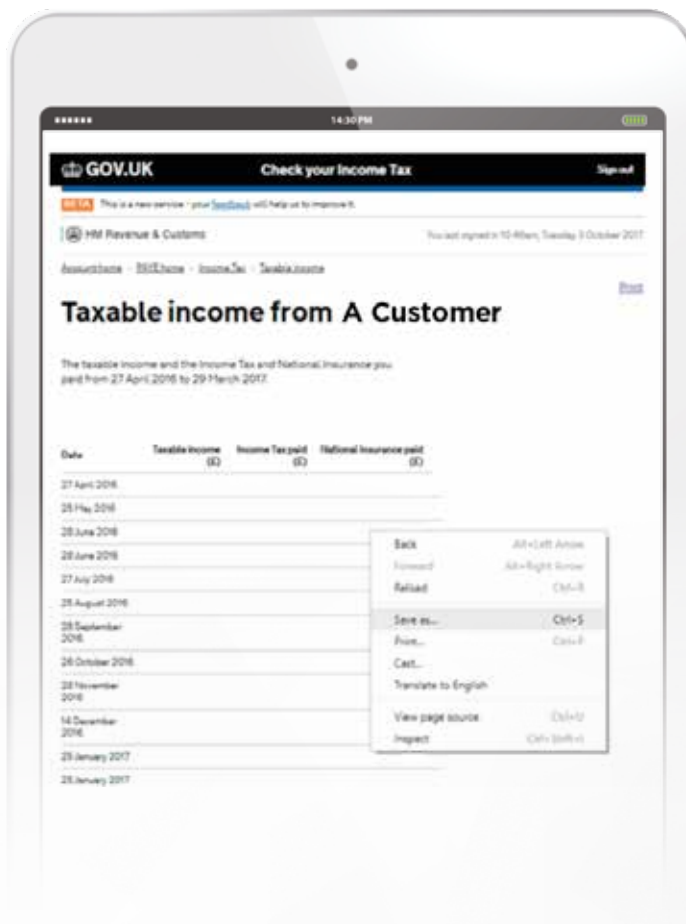




## Step 4

If you're on a PC or laptop, right-click on the table and select **'Save as...'**. Save it to your computer and then email it to us at **info@riftrefunds.co.uk**. This is the quickest way to get us the information. Alternatively, you can:

- A.** Write the information down and email it to us. Remember to include the tax year and the name of the employer for each of the totals.
- B.** Print it, take a photo and email it to us.
- C.** Take a screen shot on your phone/tablet and email it to us.
- D.** Use the Copy and Paste function on your phone / tablet to get the information into an email and send it over to us.
- E.** Print it and post it back to us. Remember to include your RIFT reference number. All you need to write on the envelope is 'Freepost RIFT'.
- F.** Give us a call and tell us the totals over the phone. Our number's 01233 628648 and our Customer Service team will pass the information on to your Personal Tax Specialist straight away.



**It might not always be possible to get all the information on one page, particularly if you're taking a screen shot. When you're sending us the details, remember to make the following clear:**

- **The tax year they relate to.**
- **The employer they relate to.**

If, for any reason, you can't complete the steps above, don't worry. We can still access this information directly from HMRC. It just might take a little longer while we wait for them to register the authorisation forms you signed.

As soon as they do that (it usually takes a few weeks), we'll phone them and ask them to send you a letter with all the information we need on it.

- **Total taxable pay.**
- **Total tax paid.**

For security reasons, they can't send it straight to us. We'll let you know once we've done this, and explain how you can get the letter to us. As soon as we have that, it's all systems go for us to calculate your refund!

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[RIFTrefunds.co.uk](http://RIFTrefunds.co.uk)