

# RIFT

Tax refunds made easy

# How to set up a Personal Tax Account with HMRC

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APRIL 2018 / V:03



## **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:**

- A Government Gateway User ID (don't worry if you haven't got one of these, we'll walk you through getting one in this guide).
- Your National Insurance number.
- **One of the following for proof of identity:**
  - Your P60
  - Your most recent payslip
  - Your passport number and expiry date.
- Access to either the HMRC website (link below) or the official smartphone app.
- Access to a mobile or landline to receive a security code.

# Step-by-step guide to creating your Personal Tax Account.

## Step 1

Visit <https://www.gov.uk/personal-tax-account>.

## Step 2

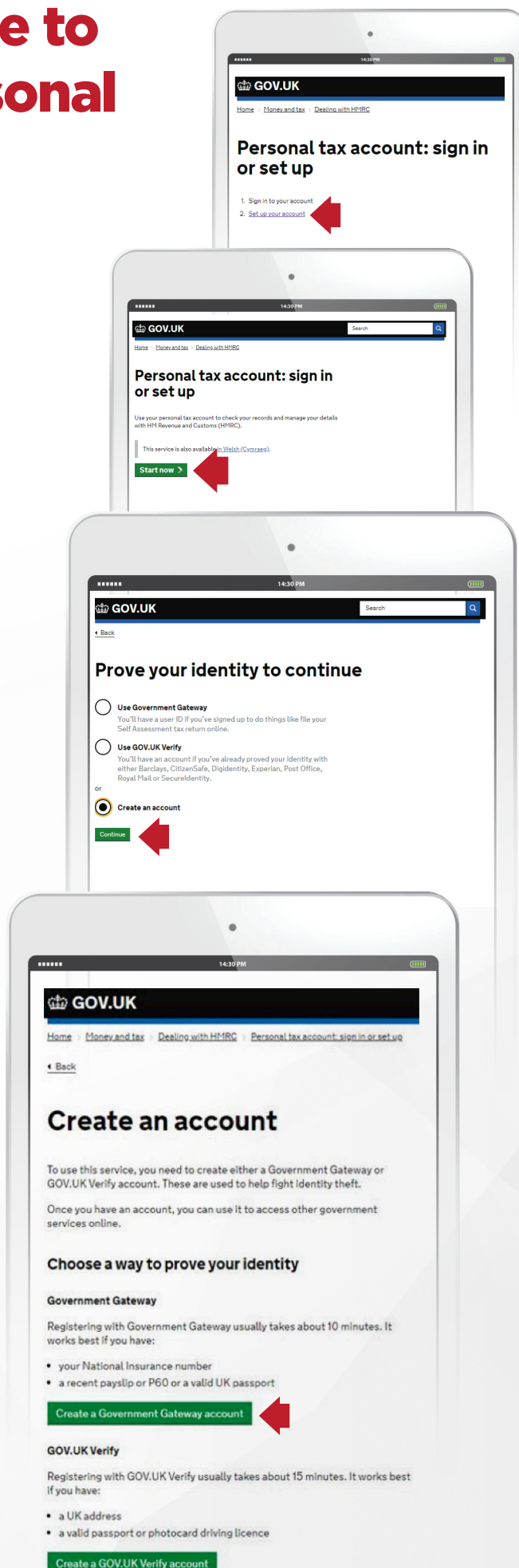
Click **'Start now'**.

## Step 3

If you've already created an account you can sign in using your Government Gateway ID and password, or GOV.UK Verify, and skip to the end of this guide to find out how to send us your pay and tax details. **To create a new account, keep following this guide.**

## Step 4

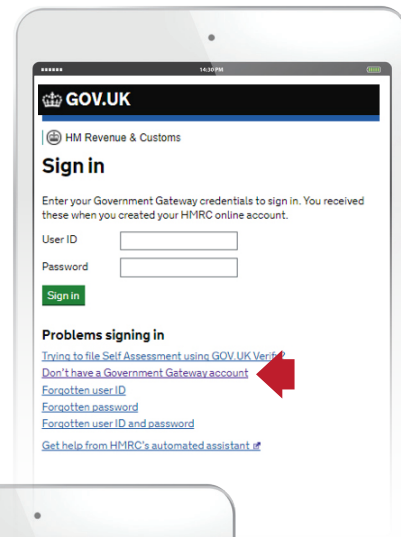
The easiest way to create an account is by using Government Gateway, so with your chosen proof of identity document(s) to hand, click **'Create a Government Gateway account'**.



## Step 5

Click the blue link

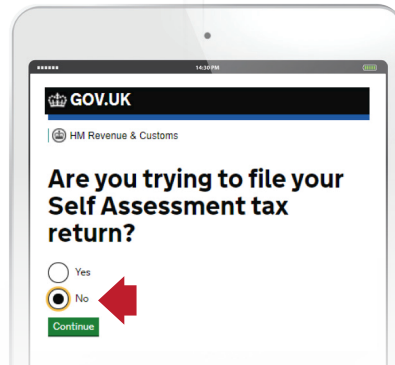
**'Don't have a Government Gateway account'.**



## Step 6

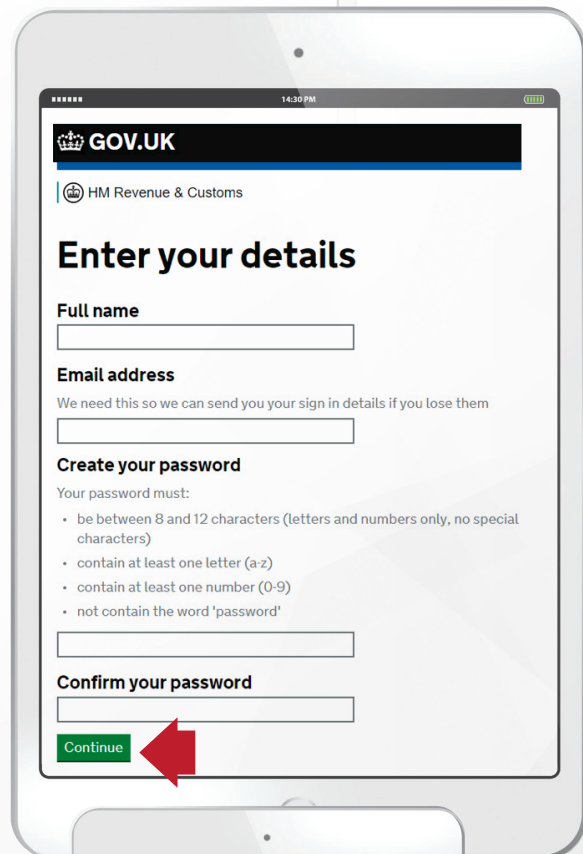
You'll be asked if you're trying to file your Self Assessment tax return.

**Select 'No' and then 'Continue'.**



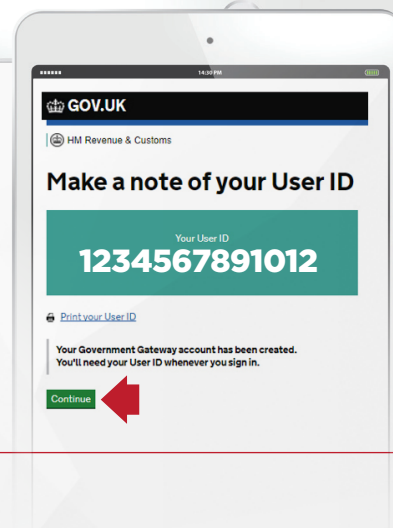
## Step 7

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



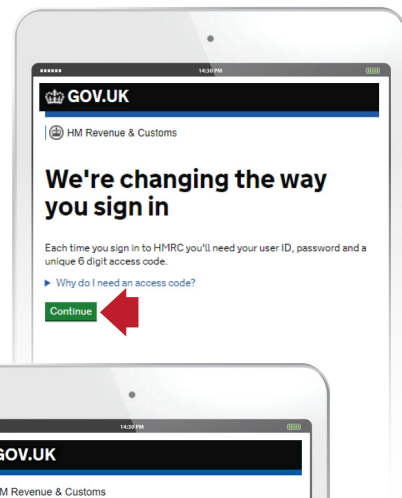
## Step 8

You'll now be given a User ID, which you'll need every time you log in to your Personal Tax Account, so make a note of it. **Click 'Continue'.**



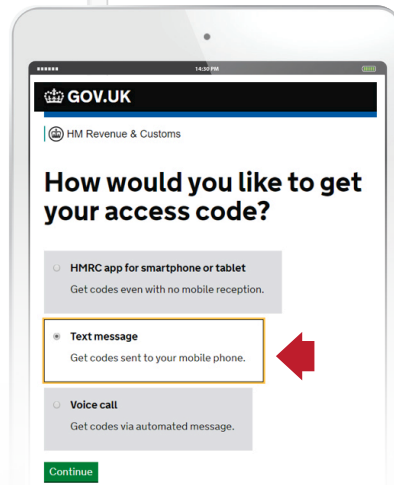
## Step 9

Now follow these steps to generate a unique 6-digit access code to sign in. **Click 'Continue'**.



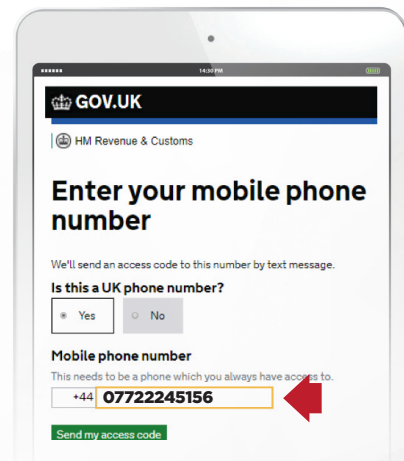
## Step 10

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'**.



## Step 11

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



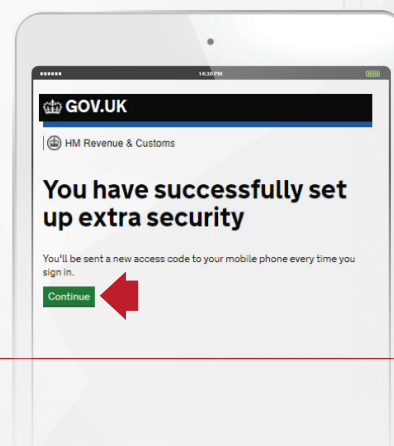
## Step 12

It should only take a few moments for the text to come, depending on how good your phone signal is. Enter the access code and press **'Continue'**.



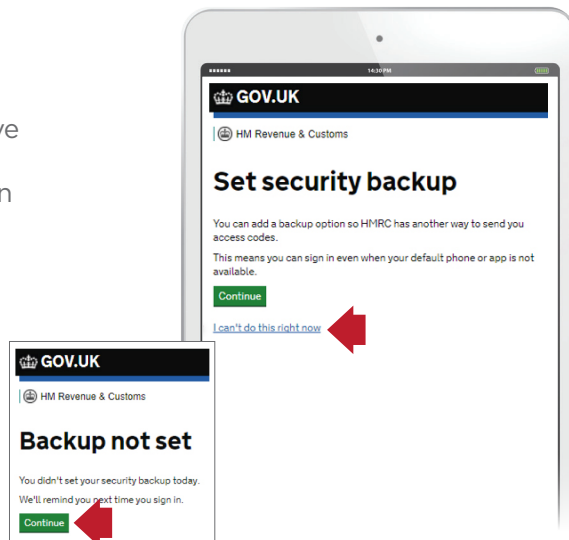
## Step 13

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



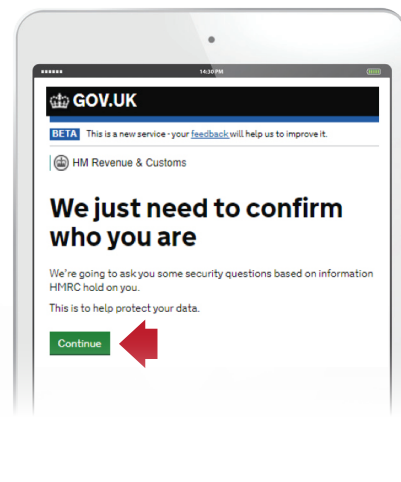
## Step 14

You'll be asked if you want to set up an alternative second step. You can skip this by pressing the blue hyperlink '**I can't do this right now**' and then '**Continue**' on the next screen that tells you your **backup hasn't been set**. If you do want to set it up now, click '**Continue**' and follow the steps on the screen.



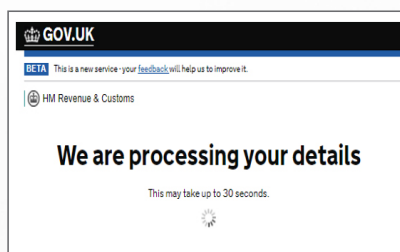
## Step 15

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

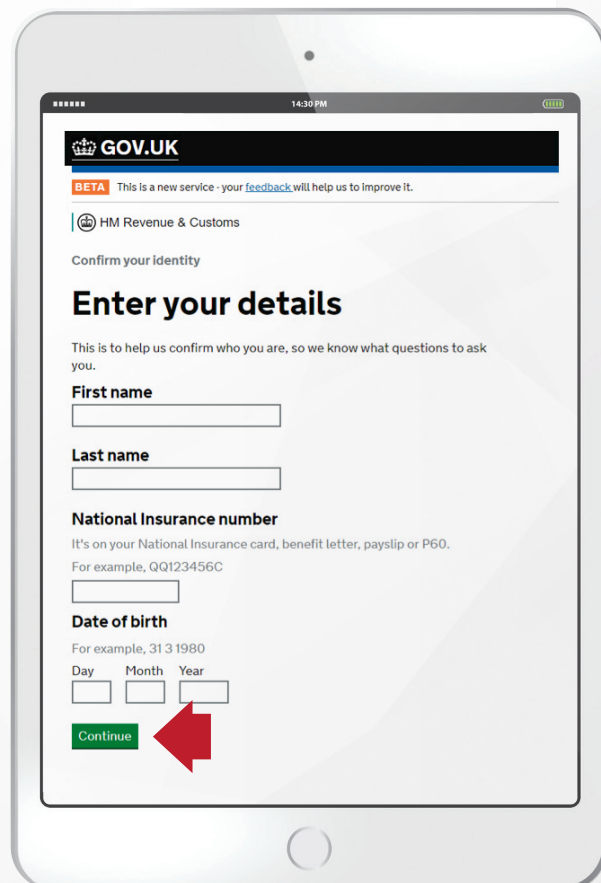


## Step 16

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



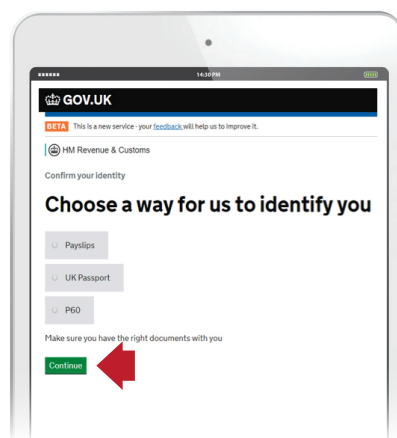
It'll take a few seconds and you'll see this screen. You don't need to do anything, the screen will refresh itself.





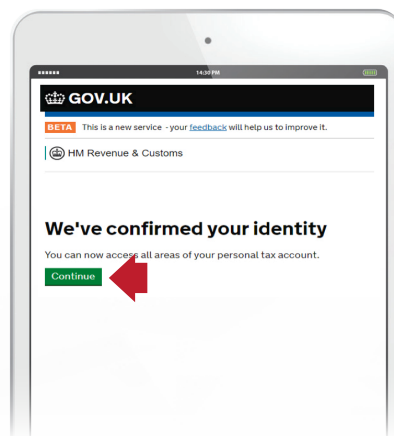
## Step 17

Next, choose a way to identify you, make sure you've got the document you chose handy to answer further questions.



## Step 18

Once you've entered the correct information, you'll have access to your Personal Tax Account. Press 'Continue' and you'll be taken to your Account Home page.



## Great stuff – you've done it! Now for the important bit.

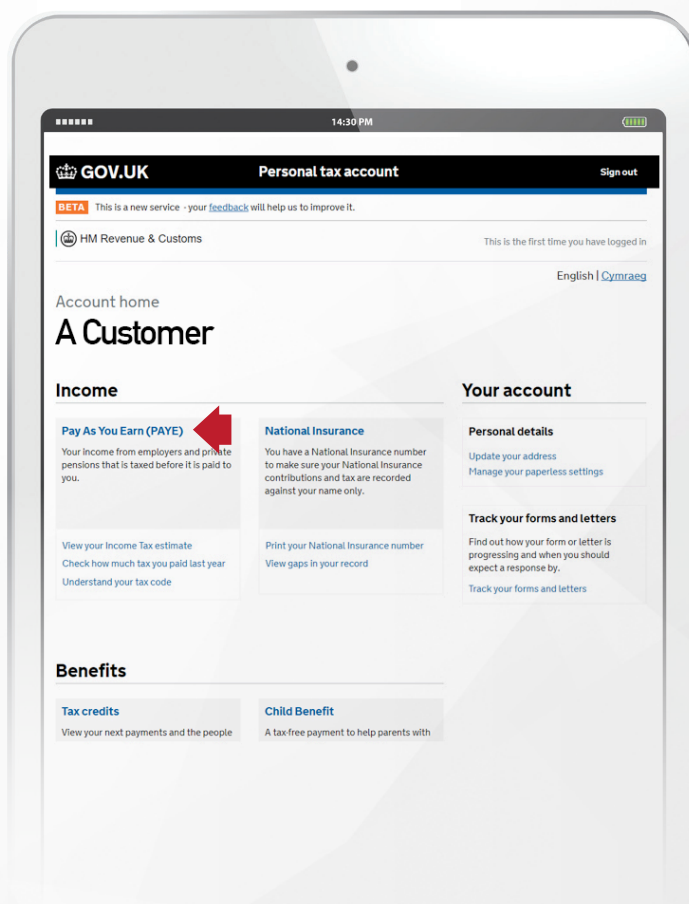
To complete your refund claim, we need to know how much you earned and how much tax you paid in each tax year. This is so we can make sure your claim is accurate, and because HMRC asks us for this information as part of the process.

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, or you're missing any, we can get the information through your Personal Tax Account. Here's how:

The easiest way is to authorise RIFT to access your account. If you'd rather get it yourself and send it to us skip to step 22, otherwise, follow the steps below.

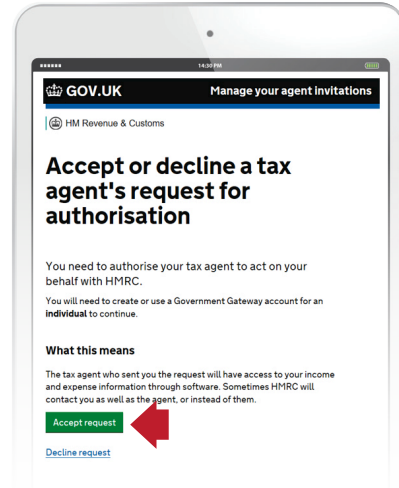
**First, let us know you've set up your account and we'll send you a secure link, either by email or text, to authorise us to access your account.** Call us on 01233 628648 or email [info@riftrefunds.co.uk](mailto:info@riftrefunds.co.uk) and remember to let us know if you'd prefer a text or email with the link on.

Make sure you're signed into your Personal Tax Account when you click on the link, or have your sign in details to hand.



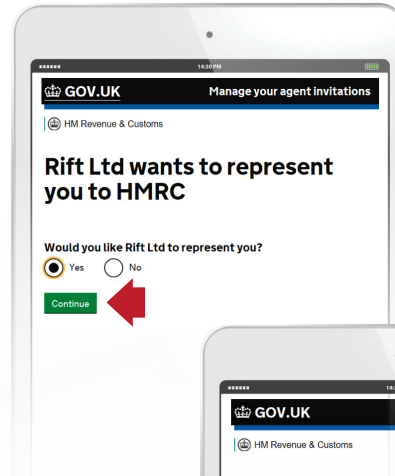
## Step 19

On the first screen, **click 'Accept request'**.



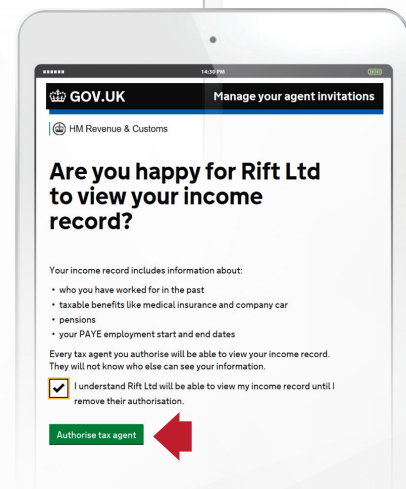
## Step 20

Next, you'll need to sign in if you're not already logged in, then select **'Yes' to confirm you want RIFT to represent you**.



## Step 21

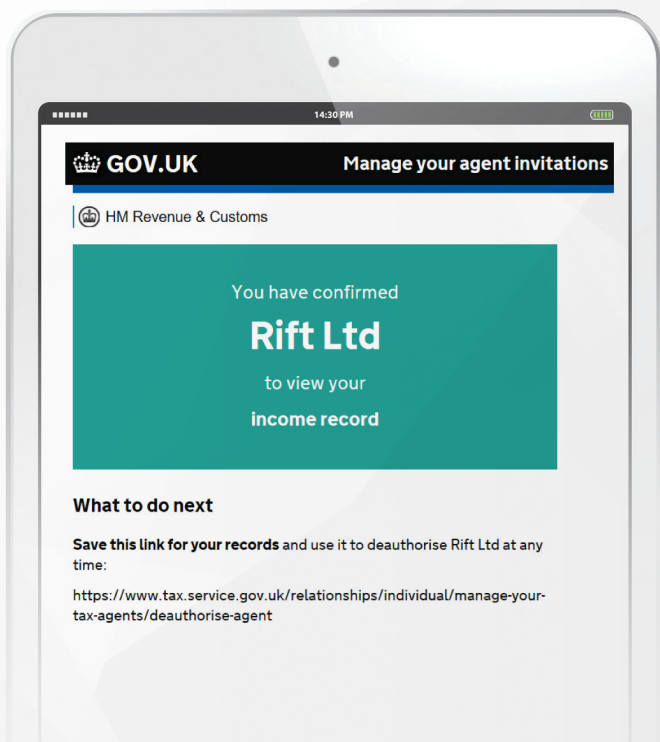
Finally, tick the box to confirm you understand we'll be able to view your income record until you remove us from it.



## That's it - job done!

On the final screen, there's a link to use if you want to remove us from viewing your account. It's worth noting down as it's quite difficult to find later on.

Drop us a quick email on [info@riftrefunds.co.uk](mailto:info@riftrefunds.co.uk) to let us know we're all systems go, and we'll get cracking on your claim and be in touch as soon as we've calculated your estimated refund.'

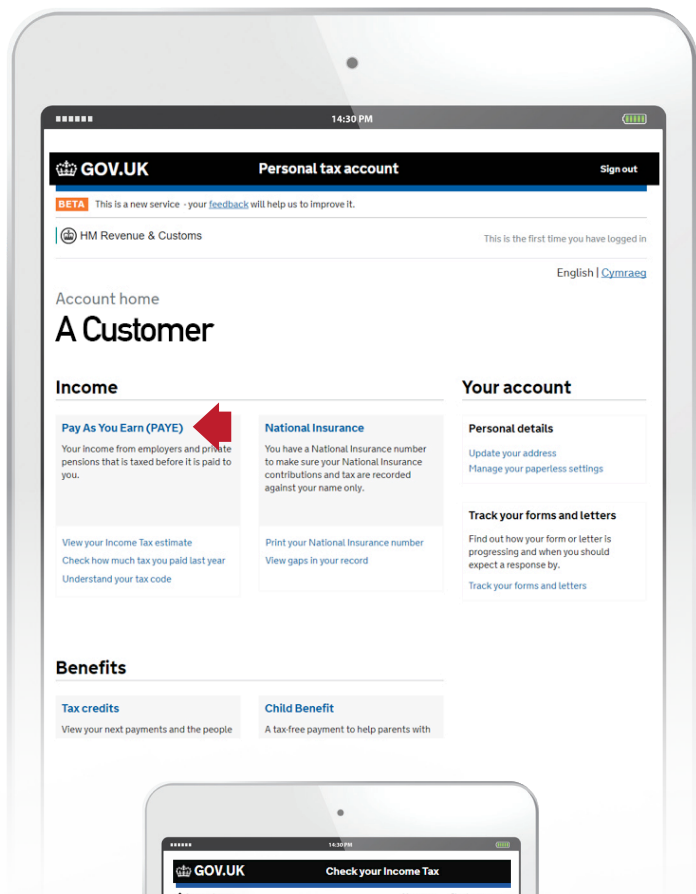




# To access your pay and tax and send it to us yourself, follow these steps:

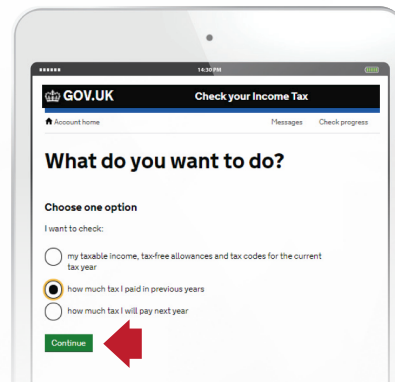
## Step 22

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



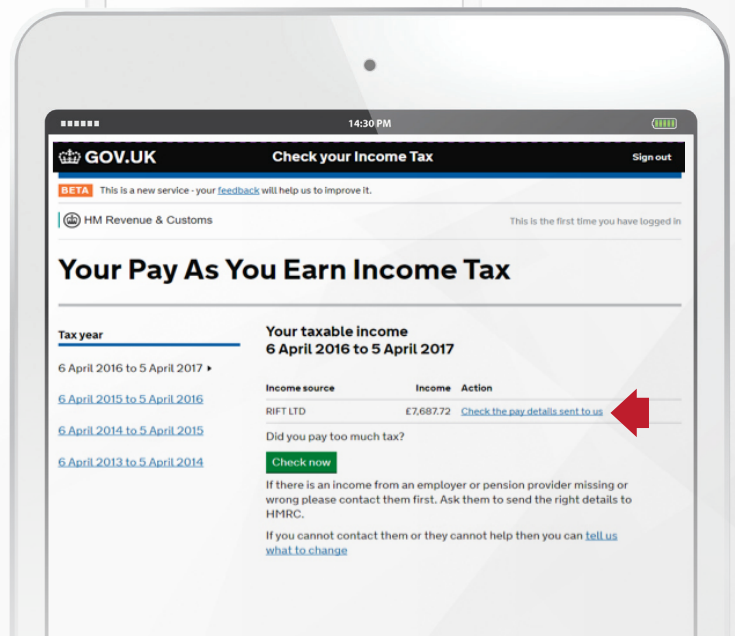
## Step 23

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 24

You can select the tax year you want on the left hand side, and then for each employer, 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 total income and total tax paid showed in bold at the bottom of the page. **These are the figures we need to complete your claim.**

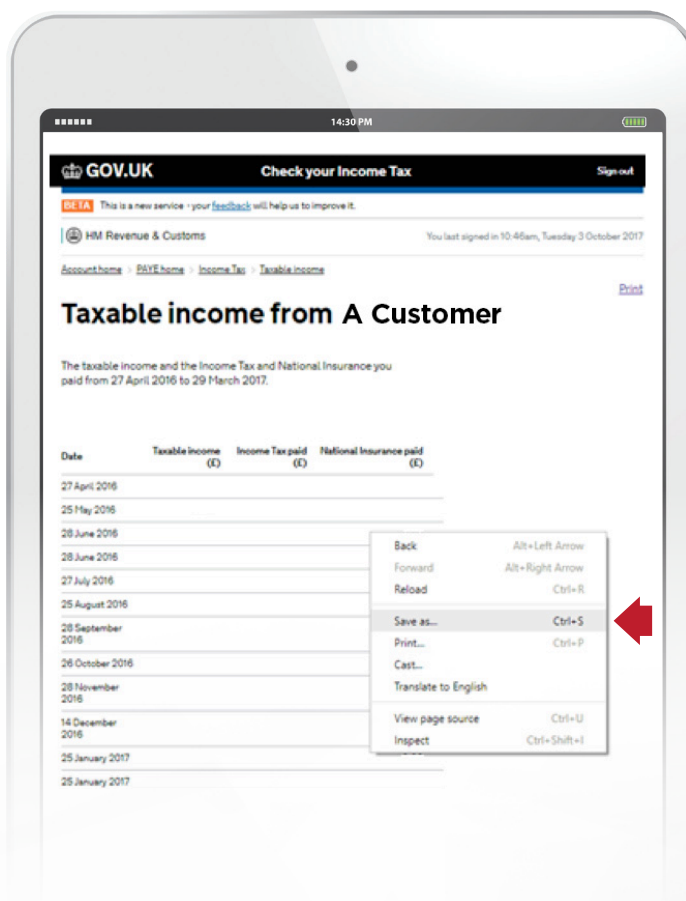
Date	Taxable income (£)	Income Tax paid (£)	National Insurance paid (£)
31 January 2016	1,541.30	134.40	104.32
29 February 2016	1,670.00	160.20	119.76
31 March 2016	1,658.16	157.80	118.34
<b>Total</b>	<b>4,869.46</b>	<b>452.40</b>	<b>342.42</b>

You'll need to check the pay details for each employer in every tax year.

# Getting the information to us

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](mailto: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.**
- **Total taxable pay.**
- **The employer they relate to.**
- **Total tax paid.**

**Here's some table headings you might find useful to recreate:**

Tax Year	Employer	Total Income	Total Tax Paid

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.

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!



# RIFT

Tax refunds made easy

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