

How to pay your tax

HMRC will accept your payment on the date you make it, not the date it reaches their account - including on bank holidays and weekends.

You can now pay your Self Assessment tax bill via the free and secure HMRC app, which can be downloaded at the App Store or Google Play. To find out more search 'HMRC app' on GOV.UK.

Paying Self Assessment tax via your Personal Tax Account:

There are multiple ways to pay your tax via your HMRC tax account, and there's now the option to scan a QR code to complete a payment on your mobile device. You simply need to scan the QR code from within your HMRC account on your mobile device, and this will open your online banking account and prepopulate the payment details. The payment details displayed on your mobile banking platform should mirror those shown in your HMRC online account.

Paying Self Assessment by debit or credit card over the internet:

You are no longer able to pay with a personal credit card. There's a fee if you pay by corporate credit card. The fee isn't refundable.

HMRC limits the number of times you can use a credit or debit card within a certain time to pay your tax. There isn't a set limit - it depends on HMRC's view of what's reasonable based on payment card industry standards and guidance.

The rules apply to multiple card payments against the same tax - you can only make extra card payments if each one's for a different tax, for example Corporation Tax and employers' PAYE.

If you're unable to pay your Self Assessment tax bill in full by card, you should use another payment method like a bank transfer.

Information you'll need

To make a payment you will need your:

- Debit or credit card details.
- Self Assessment reference number, also referred to as your UTR. This is shown on the payslip HMRC sends you and is located in the reference box. The reference number is made up of ten digits followed by the letter 'K' - for example 1234567890K - **this reference is only an example and should not be used to make a payment.**

Go to <https://www.tax.service.gov.uk/pay-online/self-assessment> and follow the guidance.

Paying Self Assessment tax by internet or telephone banking, Faster Payments or CHAPS:

You can use your bank or building society services to pay by:

- **Internet banking** - select 'HM Revenue & Customs' from your bank/building society's beneficiary list (sometimes called a 'payee list') or use HMRC's bank account details to set up a manual instruction. You also need to enter your Self Assessment reference and the payment amount. When using your bank or building society's beneficiary list, please ensure you take care in selecting the correct HMRC entry for the payment you want to make.
- **Telephone banking** - phone your bank/building society and give them HMRC's bank account details, your Self Assessment reference, and the amount to pay.

- **Faster Payments** - this is a service that has been introduced by the banking industry for sending payments initiated by internet or telephone banking on the same or next day, providing the value of the payment does not exceed the value limit set by the sending bank. Before making a payment, you should contact your bank or building society to confirm the services available to you, any daily value limits, and the latest cut off times for making a payment.
- **CHAPS** - this enables you to tell your bank to make a payment that will reach HMRC on the same day provided you initiate the payment within the time specified by your bank (usually between 9.00 am and 3.00 pm). CHAPS payments are more expensive than other payment methods but may be of benefit if you are making very large payments.

Setting up and making payments

To pay your Self Assessment using any of the above payment methods you'll need to set up the payment details with your bank. You will need to supply them with:

- HMRC's bank account details
- your Self Assessment reference number

Please take care if you need to enter HMRC's bank account details. If you make a mistake with the sort code or account number, there may be a delay before your record is credited or your payment may not be received at all.

When paying by internet or telephone banking, Faster Payments or CHAPS you should only use the bank account details shown below and not the account number shown on the front of your HMRC payslip as this sort code is only for payments made by bank giro or at a Post Office. Please refer to the back of your payment reminder to check which of the Accounts Offices below is relevant for you. **If you have not received a payment reminder and are unsure which Accounts Office details you should use, please use the Cumbernauld details.**

Accounts office	Sort code	Account number	Account name
Cumbernauld	08 32 10	12001039	HMRC Cumbernauld
ShIPLEY	08 32 10	12001020	HMRC ShIPLEY

If your bank asks for the address of the bank to which payment is being made please use:

Barclays Bank PLC
1 Churchill Place
London
United Kingdom
E14 5HP

Your Self Assessment reference number

When making your Self Assessment payment you will need your Self Assessment Unique Taxpayer Reference number, also referred to as your UTR. This is shown on the payslip HMRC sends you and is located in the reference box. The reference number is made up of ten digits followed by the letter 'K', for example 1234567890K - **this reference is only an example and should not be used to make a payment.**

It is important that you show the reference with no gaps between the characters otherwise it could lead to delays in updating your record.

If you cannot pay your tax bill on time

Those who are unable to pay their tax bill in full can access support and advice on GOV.UK. HMRC may be able to help by arranging an affordable payment plan, known as Time to Pay. If possible, you should try to do this online; go to GOV.UK for more information. Alternatively, you can call the payment support service on 0300 200 3835. Unfortunately, agents are unable to do this on behalf of clients.