About this form

Use this form to claim back any tax we owe you on a small pension lump sum payment that you recently received. Do not use this form if you have received a Pension Flexibility payment or a lump sum death benefit payment and would like to claim a refund of overpaid tax. For more information go to [www.gov.uk/claim-tax-refund/you-get-a-pension](http://www.gov.uk/claim-tax-refund/you-get-a-pension)

If you're not a UK resident for tax purposes you don't need to complete this form. Instead, go to [www.gov.uk/tax-foreign-income/taxed-twice](http://www.gov.uk/tax-foreign-income/taxed-twice) or phone the Taxes Helpline on 0300 200 3300.

So that we can make sure we repay the right amount of tax to you, please complete this form with details of any other income that you expect to receive during the tax year. If you don't know the final figures enter the most accurate estimates you can.

We'll make checks at the end of the tax year and contact you if the amount is different.

We recommend that you keep this paperwork until these checks are complete.

Small pension taken as a lump sum: repayment claim

What to do now
Fill in questions 1 to 10 below, then complete all other questions which are relevant to you.

Please use whole numbers, rounded down to the nearest pound.

Please make sure that you sign the declaration on page 9.

For further guidance you can call Tax Help for Older People on 0845 601 3321 or 01308 488 066. They're an independent charity which provide free tax advice to older people on low incomes.

If you need a large print version of the form please phone the Taxes Helpline on 0300 200 3300.

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**About you**

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<thead>
<tr>
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<tbody>
<tr>
<td>1</td>
<td><strong>Title</strong>&lt;br&gt;For example Mr, Mrs, Miss, Ms or Dr</td>
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<tr>
<td>2</td>
<td><strong>Your surname or family name</strong></td>
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<td>3</td>
<td><strong>Your first name</strong></td>
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<td>4</td>
<td><strong>Your address</strong></td>
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<td>Postcode</td>
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<td>5</td>
<td><strong>Your contact telephone number</strong></td>
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<td>6</td>
<td><strong>Best time to contact you</strong></td>
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<tr>
<td>7</td>
<td><strong>Your date of birth</strong>&lt;br&gt;DD MM YYYY</td>
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<tr>
<td>8</td>
<td><strong>Your National Insurance number</strong>&lt;br&gt;Example - QQ123456A</td>
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<tr>
<td>9</td>
<td><strong>Your employer PAYE reference number</strong>&lt;br&gt;Example - 123/A246</td>
</tr>
<tr>
<td>10</td>
<td><strong>Tax year you are claiming for</strong>&lt;br&gt;YYYY – YY</td>
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</table>
Employment income

Enter your total pay from all employment (including any part-time work) before tax is taken off. You should include the income you expect to receive from 6 April to 5 April of the tax year you received your lump sum payment. If you have more than one job, list each employer and the amount of expected pay from each.

If you have any taxable benefits such as a company car or medical insurance, you also need to include an estimated figure for these. For more information on Tax and National Insurance on company benefits, go to [www.gov.uk/tax-company-benefits](http://www.gov.uk/tax-company-benefits)

If you are not sure of the amount of taxable benefit that you are going to receive, you can ask your employer for an estimate of the amount for the tax year.

11 Do you expect to receive income from paid employment during the tax year you are claiming for?

No  □  If No, go to question 12

Yes □  If Yes, please fill in the table below

<table>
<thead>
<tr>
<th>Employer</th>
<th>Expected amount of income from employer before tax</th>
<th>Do you receive taxable benefits from this employer (Y/N)</th>
<th>Total estimated amount of taxable benefits</th>
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</table>

Self-employment income

Only show profits from self-employment. Paid employment should be included in question 11. Tax is only paid on profits from income or earnings after any deductions for expenses or allowances. Enter the amount before tax is taken off.

12 Do you expect to make any self-employment profits during the tax year you are claiming for?

No  □  If No, go to question 14

Yes □  If Yes, go to question 13

13 Total amount of profits

£ 0 0
UK pension income

We will ask about State Pension details at question 15.

This includes income from:
• a pension from a former employer
• a public service pension
• a forces pension
• a personal pension annuity
• small pensions paid as lump sums (trivial commutation)

Enter the full amount of any UK pension income that you expect to get before tax is taken off and the taxable part of the small pension taken as a lump sum (This will be shown on part 1a of the form P45 that your pension provider gave you).

For more information on how your pension income is taxed, go to [www.gov.uk/tax-on-pension](http://www.gov.uk/tax-on-pension)

14 Do you expect to receive income from any UK pension during the tax year you are claiming for?

No ☐ If No, go to question 15

Yes ☐ If Yes, please fill in the table below

<table>
<thead>
<tr>
<th>Pension payer's full name and address</th>
<th>Full amount of any UK pension income you expect to receive before tax is taken off</th>
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Taxable state benefits

The most common taxable state benefits are:
- taxable Incapacity Benefit
- Jobseeker’s Allowance
- State Pension
- taxable Employment and Support Allowance
- taxable Universal Credit

If you put off claiming your State Pension and you have received or expect to receive a lump sum this tax year you should include the amount in this section. For more information on benefits and a full list of all taxable state benefits, go to www.gov.uk/income-tax/taxfree-and-taxable-state-benefits

List each type of taxable state benefit and the amount you get or expect to get separately.

To work out the amount you will get, multiply the amount of your regular payment by the number of payments you expect to get in the tax year.

15 Do you expect to receive any taxable state benefits during the tax year you are claiming for?

- No ☐ If No, go to question 16
- Yes ☐ If Yes, please fill in the table below

<table>
<thead>
<tr>
<th>Name of taxable state benefit</th>
<th>Full amount of any taxable state benefits you expect to receive before tax is taken off</th>
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</table>
**Taxed interest on UK savings and investment income**

As well as bank and building society interest, include interest from other deposit takers and interest paid by:
- UK authorised unit trusts (AUTs)
- open-ended investment companies (OEICs)
- National Savings and Investment products such as fixed rate Guaranteed Income or Growth Bonds
- investment trusts
- Payment Protection Insurance (PPI) compensation payments

The bank should have sent you statements showing the interest paid.

Only enter details of any interest that will be taxed before you receive it. If you have a joint account only enter your share, usually 50 percent of the interest received.

These investments sometimes pay dividends. If this applies then you will need to answer the questions under Dividends from UK companies. For more information on bank and building society accounts, go to [www.gov.uk/apply-tax-free-interest-on-savings](http://www.gov.uk/apply-tax-free-interest-on-savings)

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### Question 16

Do you expect to receive taxed interest on UK savings and investment income during the tax year you are claiming for?

- **No**  
  If No, go to question 19

- **Yes**  
  If Yes, go to question 17

### Question 17

**Total amount of savings interest** (before tax)

£ 0 0

### Question 18

**Total tax paid**

£ 0 0

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**Untaxed interest on UK savings**

Examples of accounts and products that may pay untaxed interest are:
- National Savings and Investment products such as
  - Direct Saver
  - Easy Access Savings Accounts (EASAs)
  - Income Bonds
  - Investment Accounts
- bank and building society accounts and other deposit takers (including where you completed an R85)
- interest paid on private loans
- interest received on Payment Protection Insurance (PPI) Compensation payments

You do not need to include tax exempt products such as ISAs in this section.

For more information about investments that give a tax-free return, go to [www.gov.uk/apply-tax-free-interest-on-savings](http://www.gov.uk/apply-tax-free-interest-on-savings)

If you have a joint account only enter your share, usually 50 percent, of the interest received and only enter interest that will not be taxed before you receive it.

If you get interest from National Savings Ordinary Accounts only enter the amount above £70.

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### Question 19

Do you expect to receive untaxed interest on UK savings during the tax year you are claiming for?

- **No**  
  If No, go to question 21

- **Yes**  
  If Yes, go to question 20

### Question 20

**Total amount of untaxed interest you expect to receive**

£ 0 0
Dividends from UK companies

These include:
• UK company dividends
• stock dividends
• dividends from UK Authorised Unit Trusts (AUTs)
• Open-ended Investment Companies (OEICs)
• investment trusts

For more information on dividends, go to www.gov.uk/tax-on-dividends

Each dividend voucher will show the tax credit and dividend payable. Please enter the total of all dividends you were paid or expect to be paid.

Do not include the tax credit.

21 Do you expect to receive dividend income from stocks and shares in the tax year you are claiming for?

No ☐ If No, go to question 23

Yes ☐ If Yes, go to question 22

22 Total amount of dividend income

£

Any other income

This includes income from:
• property
• trusts
• commissions
• tips
• foreign income (please give the type of foreign income, for example dividends)
• profits paid out on UK life insurance policies — the insurance company should have sent you a chargeable event certificate showing this information
• any other income that you have not entered anywhere else on the form

For more information on trusts, go to www.gov.uk/personal-tax/trusts or tax on foreign savings and investments, go to www.gov.uk/tax-foreign-income

Make a separate entry for each type of income. For more information on taxable and non-taxable income at a glance, go to www.gov.uk/income-tax

If the income is a payment from a life insurance policy only enter the profit amount. The insurance company should have sent you a chargeable event certificate showing this information.

23 Do you expect to receive any other income in the tax year you are claiming for?

No ☐ If No, go to question 24

Yes ☐ If Yes, please fill in the table below

<table>
<thead>
<tr>
<th>Source of any other income</th>
<th>Full amount of other income you expect to receive</th>
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<tbody>
<tr>
<td></td>
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</table>
Gift Aid payments

The Gift Aid scheme is for gifts of money to Charities or Community Amateur Sports Clubs (CASCs). The charity or CASC will ask you to declare that you pay UK tax and will then claim the tax back from HM Revenue and Customs (HMRC).

If you haven't paid tax equal to the amount the charity or CASC claims back we will include the difference when we work out your repayment.

For more information on Giving to charity through Gift Aid, go to [www.gov.uk/donating-to-charity/gift-aid](http://www.gov.uk/donating-to-charity/gift-aid)

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 Do you expect to make any Gift Aid payments in the tax year you are claiming for?</td>
<td>No</td>
</tr>
<tr>
<td>Yes</td>
<td>If Yes, go to question 25</td>
</tr>
</tbody>
</table>

25 Total amount of Gift Aid payments you expect to make in the tax year you are claiming for?

You should include regular payments and any one-off payments

£ 0 0

26 Total amount of one-off Gift Aid payments

Total amount of one-off Gift Aid payments included in question 25

£ 0 0

Pension plans you pay into

Examples of pension plans include occupational schemes, Personal Pensions and Retirement Annuity Contracts. Relief is not due on payments made after age 75.

For more information on Pension Schemes, go to [www.gov.uk/business-tax/pension-scheme-administration](http://www.gov.uk/business-tax/pension-scheme-administration)

You do not need to tell us about pension plans you pay into through your employment if the payments are taken from your pay before tax is deducted.

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>27 Do you expect to pay into any pension plans in the tax year you are claiming for?</td>
<td>No</td>
</tr>
<tr>
<td>Yes</td>
<td>If Yes, go to question 28</td>
</tr>
</tbody>
</table>

28 Type of pension plan

- Retirement Annuity Contract where no relief is claimed by the pension provider
- Personal Pension where the provider already claims basic rate tax relief
- Occupational Pension where your employer takes the pension payments after calculating tax

29 Total amount you expect to pay into the pension plan

If the amount is not shown on your payment certificate or pensions records ask your pension scheme administrator for the amount you should enter

£ 0 0
How we will make your repayment

When we've worked out any repayment due to you, we will send you a cheque. We can send this direct to you at your home address or to your bank or building society account. We can also send it to your nominee or into your nominee's bank or building society account. We can only pay this into an account held in your name or your nominee.

Repayments can't be made by the Bankers Automated Clearing Service (BACS).

Where should we send the repayment to?

- Your address
  Go to Declaration
- Your bank or building society
  Go to questions 34 to 39
- Your nominee's address
  Go to questions 31 to 33
- Your nominee, to pay into their account
  Go to questions 31 to 39

A nominee's address details

Name of nominee

If your nominee is your tax advisor, please enter their reference

Nominee's address

Postcode

You or your nominee's bank or building society details

Name of account holder (as shown on bank statement)

Account number

Sort code

Name of bank or building society

Bank or building society address

Postcode

Bank or building society reference number (optional)

Once completed, please go to Declaration
**Declaration**

I can confirm that the information on this form is correct and complete to the best of my knowledge and belief. I enclose parts 2 and 3 of all P45 forms that I have received for pension lump sum payments.

**Full name**

**Signature**

**Date** DD MM YYYY

If you have signed on behalf of someone else, please give the capacity in which you are signing this form

Claims can be made by:
- the person authorised by the courts to look after the affairs of a mentally incapacitated adult (or the Department for Work and Pensions appointee)
- an attorney authorised by an ordinary or general Power of Attorney

**Daytime telephone number** (including area code)

**What to do now**

Please make sure that you attach parts 2 and 3 of your original form P45. Your pension provider should have given you this form. We cannot deal with your claim without parts 2 and 3 of form P45.

If you have lost or not received your P45 ask your pension provider duplicate details before sending this form. If you later find the original P45, you must not give parts 2 and 3 to any new employer or pension provider because this may affect the tax you pay at the end of the year.

Check you have completed all parts of the form that are relevant to you.

Check that you have completed, signed and dated the declaration on page 9.

Send this form together with parts 2 and 3 of your original form P45 to:

Pay As You Earn
HM Revenue and Customs
BX9 1AS

**How we use your information**

HM Revenue and Customs is a Data Controller under the Data Protection Act 1998. We hold information for the purposes specified in our notification to the Information Commissioner, including the assessment and collection of tax and duties, the payment of benefits and the prevention and detection of crime, and may use this information for any of them.

We may get information about you from others, or we may give information to them. If we do, it will only be as the law permits to:
- check the accuracy of information
- prevent or detect crime
- protect public funds

We may check information we receive about you with what is already in our records. This can include information provided by you, as well as by others, such as other government departments or agencies and overseas tax and customs authorities. We will not give information to anyone outside HM Revenue and Customs unless the law permits us to do so.

For more information go to hmrc.gov.uk and look for Data Protection Act within the Search facility.

**Your rights and obligations**

Your Charter explains what you can expect from us and what we expect from you. For more information, go to www.gov.uk/government/publications/your-charter