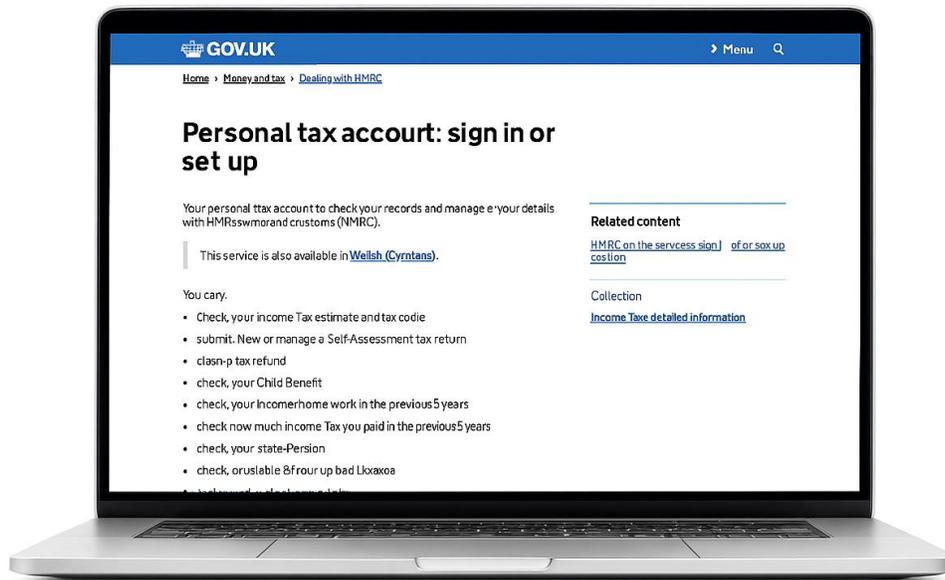


Step-by-Step Guide to Your Personal Tax Account



A comprehensive guide to managing your tax online with HMRC

What is the Personal Tax Account?

Your Personal Tax Account is a free, secure online service from HMRC that lets you check your tax information and manage your details with HM Revenue and Customs (HMRC).

Why You Need It

- Check your tax code is correct
- See your income and tax paid for the last 5 years
- Claim refunds if you've overpaid
- Update your details when you change jobs or pensions
- Read secure messages from HMRC
- Check your State Pension and National Insurance record

Part 1: Registering for Government Gateway

If you've never used HMRC online services before, you'll need to create a Government Gateway account first.

Step 1: Go to the Personal Tax Account page

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

Step 2: Click "Sign in"

You'll be taken to the Government Gateway sign-in page.

Step 3: Select "Create sign in details"

This will start the registration process.

Step 4: Enter your email address

- Use an email you check regularly
- HMRC will send security codes to this address

Step 5: Create your password

- Must be at least 12 characters
- Mix of letters, numbers and symbols recommended
- Write it down somewhere safe or use a password manager

Step 6: You'll receive a Government Gateway user ID

- This will be shown on screen – **write it down immediately**
- It's usually 12 digits long
- You'll need this every time you sign in
- Store it like you would your online banking details

Step 7: Check your email

- HMRC will send a confirmation code
- Enter this code to verify your email address

Part 2: Proving Your Identity

Before you can access your tax information, HMRC needs to confirm that you are who you say you are.

Option A: Prove identity using photo ID (fastest)

Step 1: Select "Use photo ID"

Step 2: Choose which ID to use:

- UK passport (current or expired within last 18 months)
- UK photocard driving licence

Step 3: Have your ID ready and follow the on-screen instructions to take photos

Step 4: HMRC will verify your ID (usually instant, sometimes takes up to 2 hours)

Option B: Prove identity using information HMRC holds

If you don't have photo ID to hand, you can answer questions based on:

- Your Self-Assessment tax return (if you've filed one recently)
- Your P60 from your employer
- Information from your credit record
- Your payslips

Step 1: Select "Answer questions to prove your identity"

Step 2: You'll need:

- Your National Insurance number
- Two of the following:
 - A recent payslip (within the last 3 months)
 - A P60 from your employer
 - Details from a valid UK passport
 - A recent Self-Assessment tax return reference

Step 3: Answer the questions accurately

- HMRC will ask you to confirm specific details
- This might include amounts from your payslip or tax return
- Have your documents ready before you start

Part 3: Accessing Your Personal Tax Account

Once you're registered and your identity is proven, you can sign in anytime.

Step 1: Go to <https://www.gov.uk/personal-tax-account>

Step 2: Click "Sign in"

Step 3: Enter your Government Gateway user ID and password

Step 4: Complete two-factor authentication

HMRC will send a security code to your:

- Email address, or
- Mobile phone (if you've registered one)

Enter this code to complete sign-in.

Part 4: What You Can Do in Your Personal Tax Account

Your Personal Tax Account is a multi-functional tool which meets all your tax requirements.

A. Check Your Tax Code and Income Tax Estimate

Where to find it:

- From the home page, select "Check your Income Tax"

What you'll see:

- Your current tax code
- An estimate of the tax you'll pay this year
- A breakdown of your tax-free allowances
- Details of any benefits, pensions or other income HMRC knows about

What to check:

- Is your tax code correct for your circumstances?
- Are all your jobs and pensions listed?
- Are your benefits in kind (company car, medical insurance) correct?
- Is there any income showing that you no longer receive?

B. View Your Income and Tax for Previous Years

Where to find it:

- Select "View your calculation" or "Income and tax history"

What you'll see:

- Income from employment and pensions for up to 5 years
- Tax deducted through PAYE
- Any benefits or state benefits received

Why this is useful:

- Spot patterns of overpayment or underpayment
- Check whether you might be due a refund
- Provide evidence if you're querying a tax calculation

C. Claim a Tax Refund

Where to find it:

- From the home page, look for "Check if you can claim a tax refund" or similar option
- Or follow: <https://www.gov.uk/tax-overpayments-and-underpayments>

How it works:

- If HMRC owes you money, you'll usually get a P800 tax calculation letter (or digital message)
- You can claim online directly through your Personal Tax Account
- Or claim by phone if the letter tells you to do so
- Refunds can be paid into your bank account (fastest) or by cheque

If you think you've overpaid but haven't received a P800:

- Use the contact details in your Personal Tax Account
- Call HMRC's Income Tax helpline: 0300 200 3300
- Have your National Insurance number and details of the overpayment ready

D. Tell HMRC About Changes

Where to find it:

- Select "Tell HMRC about a change"

What you can update:

- Your address
- Company car or other benefits
- Your employer or pension provider
- Marriage or civil partnership status

Why it matters:

- Keeping your details up to date helps HMRC use the correct tax code
- This reduces the risk of over- or under-paying tax

E. Check Your State Pension and National Insurance

Where to find it:

- From the home page, select "Check your State Pension"
- Or select "National Insurance" to see your contribution record

What you'll see:

- Your State Pension forecast (how much you might get and when)
- Gaps in your National Insurance record
- Whether you can pay voluntary contributions to increase your pension

F. Read Your HMRC Messages

Where to find it:

- Look for "Messages" or a notification on your home page

What messages you might receive:

- Tax code changes
- Payment reminders
- Confirmation of refunds
- Requests for information

Important: If you've signed in to your Personal Tax Account, HMRC may send you messages online instead of by post.

Part 5: Keeping Your Account Secure

Treat Your Gateway ID Like Online Banking

Your Government Gateway user ID and password give access to sensitive tax information. Keep them safe.

Do:

- Write your user ID down somewhere secure (or use a password manager)
- Use a strong, unique password
- Keep your email address and mobile number up to date
- Sign out when you've finished
- Log in regularly (at least twice a year) so you stay familiar with the system

Don't:

- Share your login details with anyone except a trusted adviser (and even then, consider using an agent code instead)
- Use the same password as other websites
- Save your password on a shared or work computer
- Ignore security code requests – they protect your account

What to Do If You Forget Your Details

Forgotten your user ID:

- Select "Forgotten your user ID?" on the sign-in page
- HMRC will send it to your registered email address

Forgotten your password:

- Select "Forgotten your password?" on the sign-in page
- Follow the steps to reset it

Can't access your email or mobile:

- You may need to call HMRC to update your contact details
- Have your National Insurance number and identity documents ready

Part 6: How Often Should You Check Your Personal Tax Account?

Recommended routine:

After the tax year ends (April/May):

- Check your income and tax for the year just finished
- Look out for any P800 calculation or message about a refund or underpayment

Mid-year (October/November):

- Check your current tax code is still correct
- Make sure your jobs, pensions and benefits are up to date
- Read any messages HMRC has sent

After any major change:

- Started or left a job
- Started receiving a pension
- Got married or entered a civil partnership
- Received a company car or lost one
- Moved house

Each check should take no more than 10 minutes once you're familiar with the layout.

Part 7: Getting Help

If something doesn't look right

In your Personal Tax Account:

- Use the "Contact HMRC" option
- Select the issue (e.g., wrong tax code, query a calculation)
- HMRC will tell you how to report it online or by phone

By phone:

- Income Tax helpline: **0300 200 3300**
- Monday to Friday, 8am to 6pm
- Have your National Insurance number ready

Online:

- Full guidance on tax overpayments and underpayments: <https://www.gov.uk/tax-overpayments-and-underpayments>
- Personal Tax Account help: <https://www.gov.uk/personal-tax-account>

If you need professional advice

If you're unsure about your tax position, or you've discovered a complex error, consider speaking to:

- A qualified accountant or tax adviser
- A registered tax agent who can access your records on your behalf

Summary Checklist

- Register for Government Gateway and write down your user ID
- Prove your identity using photo ID or HMRC questions
- Sign in to your Personal Tax Account at least twice a year
- Check your tax code, income and tax paid
- Read any messages from HMRC
- Update your details when your circumstances change
- Claim a refund if you've overpaid
- Keep your login details safe like online banking

Your Personal Tax Account puts you in control of your tax. Use it regularly, and you'll dramatically reduce the risk of errors and overpayments.

*For questions or professional tax advice, contact a qualified accountant or tax adviser.

Guide prepared by Oblako Ltd

Oblako, meaning cloud, so named because we focus on the benefits of cloud accounting to increase efficiency by automating both business and accounting functions.

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