

How to Claim Higher Rate Tax Relief

Higher rate tax relief is not automatically added to your pension contributions, it is up to you to claim it. There are two ways to do this:

- Write to your tax office, or
- Complete a self assessment form

If you do not ordinarily receive a self assessment tax form, then you can write to HMRC at the following address:

Pay As You Earn
HM Revenue and Customs
BX9 1AS

(NB: you do not need to include a street name or PO box).

You can also call them on 0300 200 3300.

HMRC will adjust the tax code that your employer uses on your earnings so that you receive the correct amount of higher rate tax relief throughout the year. It's important that you keep HMRC updated and in subsequent years you can amend your information by phone if there are any changes to your contributions.

We have produced a template letter that you can use to claim higher rate tax relief, and it confirms all of the details that may be required in order to claim the relief. Although, technically, you do not need to send P60's or P11d's, we would advise you to do so because HMRC may request them anyway which could cause delays in processing your claim.

It's important to take copies of any documentation sent to HMRC and diarise a response from them. It should take no longer than 4-6 weeks!

Please contact us to receive a copy of the template letter or if you would like assistance or guidance in completing your application.

Alternatively, if you use the services of an accountant, you may wish to discuss this matter with them.

For help and advice, please call us on: 01789 263257 or email: justask@jjfsltd.com

Information in this document is valid for tax year 2021/22



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