

HOW TO PAY YOUR PERSONAL TAX LIABILITY?

There are a number of simple ways you can pay your personal tax liability.

We will go through each payment option, so you can decide which is the most convenient for you.

For full HMRC guidance please visit: <https://www.gov.uk/pay-self-assessment-tax-bill>.

WHAT YOU NEED TO PAY YOUR PERSONAL TAX

1. Whichever payment method you choose, you will always need to quote your Self-Assessment reference number **followed by the letter 'K'**.
 - This number may also be referred to as your Unique Taxpayer Reference or UTR.
 - You can source this ten-digit number from the front page of your tax return, previous correspondence with HMRC and also in our covering letter to you.
2. The amount of personal tax due. If you underpay, HMRC will charge interest and may even charge penalties.

PAYMENT METHODS

We recommend that payments are made electronically using one of the following methods:

OPTION 1

Internet Banking

To pay by internet bank transfer, log in to your online banking and make a payment transfer to the following bank account:

Sort code	Account number	Account name	Payment Reference
08 32 10	12001039	HMRC Cumbernauld	UTR No. followed by a capital K

OPTION 2

Debit Card

You can pay by Debit or Corporate Credit Card over the internet. Please follow these steps:

1. To pay by debit card, you will need to go to the [HMRC webpage](#)
2. On the webpage select pay online
3. Select '**no**' to skip signing on to the Government Gateway
4. Select debit card or corporate credit card
5. Enter your Unique Tax Reference (which is the 10-digit reference)
6. Now it will ask you to enter your personal data and bank details

NOTE: Personal credit cards are no longer accepted by HMRC as a payment method. Please also note that there is a non-refundable fee if you pay by corporate credit card.

TIP: We recommend paying HMRC using a bank account in your personal name. Often clients will pay Limited company taxes using personal bank accounts and vice versa. We recommend you avoid doing this as it increases the likelihood of errors.

OPTION 3

Mobile phone app

Using the HMRC app on your mobile phone is a very convenient way to pay your personal tax liability.

You will need to have the HMRC app and your personal banking app installed on your mobile phone. You will also need to have a personal tax account so that you can login to your HMRC account.

Click [here](#) for a video by HMRC which shows how the app works.

PAYMENT PLAN OPTIONS

If you are struggling to make your payment, call the HMRC Payment Helpline on **0300 200 3887** to ask for a payment arrangement to enable you to pay in instalments. You **must** do this before the amount is due.

Should you have any problems using any of the above methods, do feel free to get in touch and a member of our team would be happy to help you.