



# How to claim SITR:

## A GUIDE FOR INVESTORS

June 2020

For more information and resources on Social Investment Tax Relief, please visit: [www.getsitr.org.uk](http://www.getsitr.org.uk)

GET SITR provides free support and resources to better understand and use Social Investment Tax Relief. It is a joint initiative led by Big Society Capital in partnership with the CIC Association, CIC Regulator, Community Shares Company, Community Shares Unit and Power to Change.

## INTRODUCTION

Introduced in 2014, and expanded in 2017, Social Investment Tax Relief (“SITR”) allows individuals to help social enterprises<sup>1</sup> grow by offering a tax relief on investments.

Under SITR an individual can subscribe for shares in, or lend money to, a social enterprise and claim 30% income tax relief on the amount invested.

But once the investment has been made, how do you actually claim that 30% income tax relief? In this note, we’ll explain how.

### Who should read this note?

You should read this if you are an **individual** who is looking to invest, or has just invested, into a social enterprise and wishes to claim tax relief on that investment under SITR

#### **But before we begin... the legal small print**

This note is for information purposes only to give the reader a better understanding of the how SITR tax relief can be claimed. This note is not a comprehensive review of the law relating to SITR. Any investor’s tax position will depend on their own personal circumstances.

This note has been produced by Big Society Capital in its capacity as champion for the social investment market. Neither Big Society Capital nor Mills & Reeve LLP nor any of their respective directors, partners, employees, consultants or advisers can give any advice in this area and they will have no liability to any third party who may seek to rely on the contents of this note. If a reader of this note wishes to act on any of the comments in this note, they should take appropriate advice from experts in the field before proceeding. We can only offer general guidance.

This note does not constitute an offer or an invitation to buy or sell or a solicitation of an offer or invitation to buy or sell or enter into any agreement with respect to any security, product, service or investment. Any opinions expressed do not constitute investment advice and independent advice should be sought where appropriate.

This note is based on our understanding of law and HMRC practice as at the date it is published. All information is current as of the date of publication, subject to change without notice, and may become outdated over time.

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<sup>1</sup> By ‘social enterprise’ we mean all eligible organisations for SITR including charities, community interest companies, community benefit societies and accredited social impact contractors

There are several stages to the process:

- 1** The social enterprise that raised the SITR funding must submit a compliance statement (form SITR1) to HMRC
- 2** HMRC will (assuming they are happy with the form submitted) issue the social enterprise with:
  - A letter (SITR2) to the social enterprise confirming that SITR will be available to investors, and
  - A compliance certificate (SITR3) for each investor
- 3** The social enterprise will need to:
  - Complete a certificate for each investor, and
  - Send the certificates to the investors
- 4** Finally, each investor must then claim their own tax relief.

In this guide, we look at the process for **individual investors** to claim the tax relief – (Stage 4).

For more information about Stages 1 – 3, applicable to Social Enterprises, read [How to Claim SITR – a guide for Social Enterprises](#).

**Also in this guide:**

- **Appendix 1:** A step-by-step process for using SITR (from finding out if the organisation & investment is eligible to claiming the tax relief)
- **Appendix 2:** Example of a compliance certificate (SITR3)
- **Appendix 3:** Example of the Additional Information page (SA101) for Self-Assessment Tax Returns (this is relevant to investors when making the claim)

## 4

### Investor claims the tax relief

#### Before you can claim the tax relief you will need:

A completed and signed compliance certificate (“form SITR3”) from the social enterprise or charity.



Each individual investor should have their own compliance certificate to claim the tax relief.

An example SITR3 form can be found in Appendix 2. Please note this may not be the latest version and is for illustrative purposes only.

#### The tax relief can be claimed in one of two ways:

- **OPTION 1** - After the end of the tax year in which the investment is made - by claiming the relief through a self-assessment tax return for that year, or
- **OPTION 2** - During the tax year in which the investment is made – either by way of an adjustment to the investor’s tax code, or an adjustment to the amount of tax being paid on account for that year.

More information on each of these methods is set out below. And on page 5, we also explain how an investor can **carry back** the investment to a preceding tax year.

However you intend to claim the relief, remember - an investor **cannot** make a claim for SITR on an investment **before** the investor has received a compliance certificate for that investment.

#### **Option 1: After the end of the tax year the investment was made through a self-assessment tax return**

An investor who is willing to wait until the end of the tax year to claim the relief can claim the tax relief through their personal [self-assessment tax return](#).

The investor should go to the “other tax reliefs” section of the “[Additional Information](#)” (SA101) in the tax return. This will include a box for the investor to enter the total amount invested into SITR eligible investments. An example of this form can also be found in Appendix 3. Please note this may not be the latest version and is for illustrative purposes only.

HMRC will then take the SITR income tax relief into account when it calculates the investor's tax bill. An investor may either get a refund or a reduction of their income tax bill.

Where, the tax return has already been submitted and a claim, or an additional claim, needs to be made, then either:

- The return should be amended, or
- If it is too late to amend the tax return, then the tax return should be supplemented by a 'stand-alone' claim using the claim section of form SITR3.

## **Option 2: During the tax year in which the investment is made**

### **Investors who are employees and subject to PAYE**

- Investors who are subject to PAYE and wish to obtain relief for an investment for the current tax year without waiting for the tax year to end can effectively do so by requesting HMRC to change their PAYE tax code number (using the claim section of form SITR3).
- An investor can contact HMRC to discuss their tax code by post, online, or by phone – contact details can be found at: [Income Tax and general enquiries](#)
- Investors will still have to submit a self-assessment tax return in the following tax year to show the amount of tax relief claimed.

### **Investors who are self-employed or who make payments on account of tax**

- Investors who are self-employed (or who otherwise make payments on account of tax each year) and wish to obtain relief for an investment for the current tax year without waiting for the year to end, can effectively do so by claiming a reduction in the amount they pay to HMRC on account of tax for that tax year.
- An investor can apply to reduce their payments on account online or by post – contact details can be found at: [Self-assessment claim to reduce payments on account](#)
- Investors will still have to submit a self-assessment tax return in the following tax year to show the amount of tax relief claimed.

## Carry back

An investor may wish to treat some, or all, of the SISR investment as if it were made in the preceding tax year.

If the whole of the investment is to be carried back to the preceding tax year, the tax relief must be claimed for that preceding year by submitting a self-assessment tax return for the relevant year. If that tax return has already been submitted, then either:

- the return should be amended, or
- if it is too late to amend the tax return, then the tax return should be supplemented by a 'stand-alone' claim using the claim section of form SISR3.

If only part of the investment is to be carried back to the preceding tax year, two separate claims for tax relief must be made (using any of the methods described above).

### TIME LIMITS FOR CLAIMING TAX RELIEF

The deadline for an investor to claim SISR tax relief is the fifth anniversary of the normal self-assessment filing date for the tax year in which the investment is made.

#### *Example timeframe for an investor claim:*

An individual makes an SISR-qualifying investment on 30 September 2018 i.e. in the tax year ended 5 April 2019.

- The last date for filing the self-assessment tax return for that tax year was 31 January 2020.
- So the investor can claim SISR relief on that investment at any time up to 31 January 2025.

## Top tips:



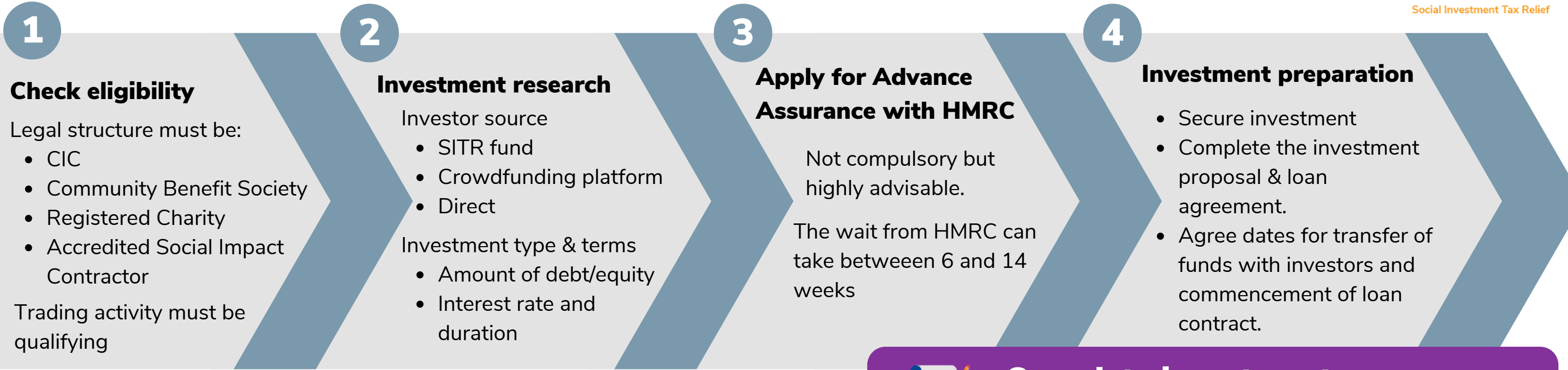
1. If you've made an investment, don't be afraid to follow up with your social enterprise straight away to check that they have submitted the compliance statement (form Sitr1) to HMRC so that you receive your compliance certificate (or form Sitr3). If you want to claim the tax relief back quickly, tell the social enterprise.
2. If you make an additional or subsequent investment in the same organisation, you should expect to receive a separate certificate and will need to repeat the process outlined in this document for each new investment.
3. Do not try to claim the tax relief until you have received your compliance certificate (form Sitr3).
4. Keep copies of all of your compliance certificates (form Sitr3). It's difficult to get replacements. Your compliance certificate will come with a tax relief claim form which will also need to be completed and returned to HMRC.
5. There are time limits. Don't miss them. If you do, the tax relief will be lost.
6. If you want to carry part of the investment back to the preceding tax year, you will have to make two separate claims (as if you had made two separate investments).

## **Appendix 1**

Step-by-step process for raising SITR investment & claiming the tax relief



# SITR investment process



## Enabling the tax relief claim

Stages **1 - 3** to be completed by the social enterprise



Deadline for submitting the compliance statement: 2 years after the investment date.

Deadline for investors claiming the tax relief: 5th anniversary of the normal self-assessment filing date for the tax year in which the investment is made.

# Claiming the Income Tax Relief under SITR

## Stage 4 to be completed by the investor



- You will need a compliance certificate (SITR3) from the social enterprise before you can make a claim.
- If you make a subsequent investment(s) in the same social enterprise, you'll need a separate compliance certificate for each investment.

## Two ways you can claim the income tax relief

### At the end of the tax year in which the investment was made through a self-assessment tax return

- The relevant section is in the 'Additional Information' page (SA101). Under *Other tax reliefs*, enter the amount to be claimed in the box for *Social Investment Tax Relief*.
- If the tax return has already been submitted before including this information, it will need to be:
  - amended, OR
  - if it can't be amended, it will need to be supplemented with a completed claim form, which is part of the compliance certificate (SITR3)



HMRC will calculate your tax bill and you may get a refund or reduction in your income tax bill.

### During the tax year in which the investment was made

Investors subject to PAYE can contact HMRC to adjust their tax code number using the claim form, which is part of the compliance certificate (SITR3)

- You can do this by post, online, or by phone: [Income Tax and general enquiries](#)
- If you are due a refund, you can request one from HMRC

Investors who are self-employed can apply to reduce their payments on account

- You can do this online or by post: [Self-assessment claim to reduce payments on account](#)

You will still need to submit a self-assessment tax return in the following tax year, showing the amount of relief claimed.

## Other tax reliefs under SITR

In addition to Income Tax Relief, other tax reliefs available under SITR may include:

- Capital Gains Tax Deferral
- Tax Free Gains
- Inheritance Tax Relief
- Loss Relief



See [SITR factsheet for investors](#) for more information

## Carry back

An investor can carry back part or all of the SITR investment to the preceding tax year. This can be done by submitting a self-assessment tax return for the relevant year. See process for claiming through a self-assessment tax return on the left.

If only part of the investment is to be carried back to the preceding tax year, two separate claims for tax relief must be made.



Deadline for investors claiming the tax relief: 5th anniversary of the normal self-assessment filing date for the tax year in which the investment is made.

## **Appendix 2**

Example of a compliance certificate (SITR3)



# Social Investment Tax Relief Compliance certificate

These instructions are for the enterprise completing the compliance certificate.

You cannot issue this certificate to an investor unless you've received authority from HM Revenue and Customs (HMRC).

You need to have completed form 'Social Investment Tax Relief compliance statement (SITR1)' first, with details of the investment, to get authorisation from HMRC.

This certificate should be signed by the company secretary or trustee, or any other person authorised by the social enterprise, or if appropriate a liquidator, administrator or receiver.

You are liable to a penalty if you issue a certificate fraudulently, or negligently, or issue a certificate without our authority. The penalty can be up to £3,000.

Separate certificates must be used for investments on different dates or of different kinds issued on the same day.

### Full name and address of the investor

Name
Address
Postcode

The following eligible investment in the social enterprise below was made by you and issued to you (or as directed by you).

#### Nature of investment Put 'X' in one box

Shares  Debentures

#### Date of share or debenture issue DD MM YYYY

#### Description of shares or debentures

#### Applicable period these investments end DD MM YYYY

#### Nominal value of each share or debenture

#### You have received value from the social enterprise or a connected person amounting to

#### Number of shares or debentures issued

#### Unique investment reference (UIR) number

#### Amount invested

I certify that the conditions of the scheme, other than those which you as an investor have to satisfy, are for the time being met for these investments.

#### Name of social enterprise representative

#### Enterprise name

#### Capacity in which signed

#### Registered office address

Address
Postcode

#### Signature

#### Date DD MM YYYY

Please keep this certificate. If you claim relief, you may be asked to produce it.

## Notes for claiming Income Tax relief and capital gains deferral relief

These notes will help you decide if you qualify for relief before making a claim. The issue of this certificate does not automatically mean you qualify for any relief.

You may wish to claim any or both of the following:

- Income Tax relief on the amount you invested
- deferral relief, which allows you to defer a chargeable gain which you have reinvested in this investment

Please note that this form cannot be used to claim capital gains disposal relief. Capital gains disposal relief may be available on a disposal of shares for which Income Tax relief has been claimed and allowed and not withdrawn.

### Rules for both reliefs

You do not qualify for either relief if you:

- made the investment as part of a scheme or arrangement aimed at avoiding tax
- receive a loan which would not have been made, or would not have been made on the same terms, were it not for the investment in the enterprise
- have an option under which you can sell the investment

The Income Tax relief you get may be withdrawn or reduced, and any deferred gain will be revived (brought back into charge to Capital Gains Tax) if before the applicable period ends (date shown on page 1):

- any of the above should happen
- the social enterprise loses its qualifying status
- you dispose of any of the shares or debentures within that period (whether by way of sale, gift or exchange)

A disposal of the investment on or after the applicable period ends will also cause any deferred gains to be revived.

### Rules for Income Tax relief only

You do not qualify for Income Tax relief if you:

- are, or have been, 'connected with the social enterprise' (see part 5B of the Income Tax Act 2007, sections 257LF, 257LG and 257LH)
- are disqualified as a previous owner of the social enterprise's trade (see part 5B of the Income Tax Act 2007, sections 257QQ and 257QR)

### Receipt of value

Any Income Tax relief you can get is restricted or withdrawn if you, or an associate of yours, have received value from the social enterprise or any person connected with it. This applies if value is received up to one year before the investment and at any time up to the date the applicable period ends.

In the case of deferral relief, if you receive any value in the year before the investment you will not be entitled to deferral relief, and if you receive any value after the investment (and before the applicable period ends) any deferred gains will be revived.

In certain circumstances value can be ignored if it's 'insignificant' or if it's restored in full to the person who provided it.

**If any event occurs before the applicable period ends which causes Income Tax relief to be withdrawn or reduced or which causes deferred gains to be revived, you must report it to us within 60 days.**

### Claiming Income Tax relief

There's a limit on the total amount on which you can claim relief for any one tax year of £1 million.

The relief is normally due for the tax year (ending on 5 April) in which the investment is made (see page 1 for the date of issue). For investments made from the tax year 2015 to 2016 onwards you can, if you wish, claim relief as if some or all of the investment had been made in the previous year. However, this is subject to the total amount of relief on which you can claim for any one year, as already explained.

You should make a claim for Income Tax relief on your tax return. But in some circumstances, see below, you should use the claim form on page 3.

If your shares were issued or debt investment made in the current tax year and you pay tax under PAYE, you can claim relief for that year now. Fill in the claim form on page 3 and send it to HMRC. If we send you a tax return after the end of the year, you will also have to enter details of the claim on that return.

If you want to claim relief for a previous tax year for which you either did not receive a tax return, or you received a return and you have already sent it in, fill in the claim form on page 3 and send it to HMRC. If the claim is made in time, it will be treated as amending the tax return.

In all other circumstances, you do not need to fill in this form, but:

- keep it until you receive your tax return
- in the appropriate box on the tax return, enter the total subscriptions on which you are claiming relief
- in the large box reserved for 'additional information' at the end of the tax return, enter the
  - unique investment reference (UIR)
  - name of the social enterprise invested in
  - amount of the investment qualifying for relief
  - date of issue of the shares or debt investment made

### Claiming deferral relief

You must use the claim form to make a claim for deferral relief. If your chargeable gain accrues in the current tax year and the shares were issued or debt investment made either in this year, or in a previous year, fill in the claim form and send it with your tax return after the end of the tax year.

You will need to enter the relevant chargeable gain(s) on page CG 1 and/or page CG 2 of the Capital gains summary pages (see the Capital gains summary notes) of your tax return. Go to [www.gov.uk](http://www.gov.uk) and search for 'Capital gains summary'.

If your chargeable gain accrued in a previous tax year, fill in the claim form and send it to us (along with your tax return if not already submitted).

### Claims to both Income Tax relief and deferral relief

If you wish to claim both Income Tax relief and deferral relief on the same investment, follow the notes on Income Tax relief in the first instance. Keep a copy of your claim form for your deferral relief claim if it's to be sent at a later date in accordance with the notes on deferral relief.

For detailed information, go to [www.gov.uk](http://www.gov.uk) and search for 'Social investment tax relief'.



Investor tax reference

Input boxes for investor tax reference

Number of shares or debentures (debt investment)

Input box for number of shares or debentures

National Insurance number

Input boxes for National Insurance number

Type of shares or debentures (debt investment)

Input box for type of shares or debentures

The claim(s) below relate to an investment amount of

Input boxes for investment amount with £ symbol

Date issued DD MM YYYY

Input boxes for date issued

For shares or debentures in (social enterprise)

Input box for social enterprise reference

Unique investment reference (UIR) number

Input box for unique investment reference

Claim to Sitr Income Tax relief

Please read the notes on page 2 before deciding whether to complete this part of the form.

I wish relief to be allowed in my PAYE coding.

Checkbox for PAYE coding relief

I am claiming relief for a year for which I have already sent in a tax return.

Checkbox for tax return relief

The amount on which I am claiming relief is

Input boxes for relief amount with £ symbol

for the year ended 5 April being the year in which the investment was made.

The amount on which I am claiming relief is

Input boxes for relief amount with £ symbol

for the year ended 5 April being the previous year - see page 2.

Claim to Sitr deferral relief

Asset disposed of

Input boxes for asset disposed of (column 1)

Asset disposed of

Input boxes for asset disposed of (column 2)

Asset disposed of

Input boxes for asset disposed of (column 3)

Date of acquisition DD MM YYYY

Input boxes for date of acquisition (column 1)

Date of acquisition DD MM YYYY

Input boxes for date of acquisition (column 2)

Date of acquisition DD MM YYYY

Input boxes for date of acquisition (column 3)

Date of disposal

Input boxes for date of disposal (column 1)

Date of disposal

Input boxes for date of disposal (column 2)

Date of disposal

Input boxes for date of disposal (column 3)

Chargeable gains before losses

Input boxes for chargeable gains before losses (column 1) with £ symbol

Chargeable gains before losses

Input boxes for chargeable gains before losses (column 2) with £ symbol

Chargeable gains before losses

Input boxes for chargeable gains before losses (column 3) with £ symbol

Gain to be deferred

Input boxes for gain to be deferred (column 1) with £ symbol

Gain to be deferred

Input boxes for gain to be deferred (column 2) with £ symbol

Gain to be deferred

Input boxes for gain to be deferred (column 3) with £ symbol



## Declaration

I hold a SITR certificate for the shares or debentures which were authorised by HMRC. I claim relief as shown on page 3. The details given in this claim are correct to the best of my knowledge and belief.

**Name** (use capital letters)

**Signature**

**Full address** (use capital letters)

Address
Postcode

**Date** DD MM YYYY

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## **Appendix 3**

Example of the Additional Information page  
(SA101) for Self-Assessment Tax Returns





Your name

Your Unique Taxpayer Reference (UTR)

Complete these pages for less common types of income, deductions and tax reliefs, and for any other information. For help filling in this form, go to [www.gov.uk/taxreturnforms](http://www.gov.uk/taxreturnforms) and read the notes and helpsheets.

## Other UK income

Interest from gilt-edged and other UK securities, deeply discounted securities and accrued income profits

<b>1 Gilt etc interest after tax taken off</b> £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · 0 0	<b>3 Gross amount before tax</b> £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · 0 0
<b>2 Tax taken off</b> £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · 0 0	

Gains from life insurance policies, capital redemption policies and life annuity contracts

<b>4 UK policy or contract gains on which tax was treated as paid – the amount of the gain</b> £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · 0 0	<b>8 UK policy or contract gains from voided ISAs</b> £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · 0 0
<b>5 Number of years the policy has been held or since the last gain</b> <input type="text"/> <input type="text"/>	<b>9 Number of years the policy was held</b> <input type="text"/> <input type="text"/>
<b>6 UK policy or contract gains where no tax was treated as paid – the amount of the gain</b> £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · 0 0	<b>10 Tax taken off gain shown in box 8</b> £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · 0 0
<b>7 Number of years the policy has been held or since the last gain</b> <input type="text"/> <input type="text"/>	<b>11 Deficiency relief</b> £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · 0 0

Stock dividends, bonus issues of securities and redeemable shares

<b>12 Stock dividends – the amount received</b> £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · 0 0	<b>13.1 Close company loans written off or released</b> £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · 0 0
<b>13 Bonus issues of securities and redeemable shares</b> £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · 0 0	

Business receipts taxed as income of an earlier year

<b>14 The amount of post-cessation or other business receipts</b> £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> · 0 0	<b>15 Tax year income to be taxed, for example, 2018–19 YYYY YY</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> – <input type="text"/> <input type="text"/>
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## Married Couple's Allowance

If you, or your spouse or civil partner were born before 6 April 1935, please read the notes and then complete the relevant boxes. If you're the husband (marriages up to 5 December 2005), or the spouse or civil partner with the higher income (marriages and civil partnerships on or after 5 December 2005), you should complete box 1 and, where appropriate, boxes 2 to 5 and box 9.

If you're the wife (marriages up to 5 December 2005), or the spouse or civil partner with the lower income (marriages and civil partnerships on or after 5 December 2005), please read the notes to help you fill in boxes 6 to 11.

If you cannot use all of your Married Couple's Allowance or you want your spouse or civil partner to have your surplus allowance, please read the notes and then put 'X' in box 10 or box 11.

<b>1</b> Your spouse's or civil partner's full name <input type="text"/> <input type="text"/>	<b>6</b> If you've already agreed that half of the minimum allowance is to be given to you, put 'X' in the box <input type="checkbox"/>
<b>2</b> Their date of birth if older than you (and at least one of you was born before 6 April 1935) DD MM YYYY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>7</b> If you've already agreed that all of the minimum allowance is to be given to you, put 'X' in the box <input type="checkbox"/>
<b>3</b> If you've already agreed that half the minimum allowance is to go to your spouse or civil partner, put 'X' in the box <input type="checkbox"/>	<b>8</b> Your spouse's or civil partner's full name <input type="text"/> <input type="text"/>
<b>4</b> If you've already agreed that all of the minimum allowance is to go to your spouse or civil partner, put 'X' in the box <input type="checkbox"/>	<b>9</b> If you were married or formed a civil partnership after 5 April 2019, enter the date of marriage or civil partnership DD MM YYYY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<b>5</b> If, in the year to 5 April 2020, you lived with any previous spouse or civil partner, enter their date of birth DD MM YYYY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<b>10</b> If you want to have your spouse's or civil partner's surplus allowance, put 'X' in the box <input type="checkbox"/>
	<b>11</b> If you want your spouse or civil partner to have your surplus allowance, put 'X' in the box <input type="checkbox"/>

## Other information

### Income Tax losses and limit on Income Tax relief

<b>Other income losses</b>	<b>4</b> Enter the amount of relief shown in box 3 which is not subject to the limit on Income Tax reliefs £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<b>1</b> Earlier years' losses – which can be set against certain other income in 2019–20 £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<b>5</b> Tax year for which you're claiming relief in box 3, for example, 2018–19 YYYY YY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> – <input type="text"/> <input type="text"/>
<b>2</b> Total unused losses carried forward £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<b>Limit on Income Tax relief</b>
<b>Trade losses from a later year</b>	<b>6</b> Amount of payroll giving £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
<b>3</b> Relief now for 2020–21 trade losses or certain capital losses – read the notes £ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	

## Pension Savings Tax Charges

<p><b>7</b> Value of pension benefits in excess of your Available Lifetime Allowance, taken by you as a lump sum</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>	<p><b>12</b> Pension scheme tax reference number</p> <p>PSTR <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>
<p><b>8</b> Value of pension benefits in excess of your Available Lifetime Allowance, not taken as a lump sum</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>	<p><b>13</b> Amount of unauthorised payment from a pension scheme, not subject to surcharge</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>
<p><b>9</b> Lifetime Allowance tax paid by your pension scheme</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>	<p><b>14</b> Amount of unauthorised payment from a pension scheme, subject to surcharge</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>
<p><b>10</b> Amount saved towards your pension, in the period covered by this tax return, in excess of the Annual Allowance</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>	<p><b>15</b> Foreign tax paid on an unauthorised payment (in £ sterling)</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>
<p><b>11</b> Annual Allowance tax paid or payable by your pension scheme</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>	<p><b>16</b> Taxable short service refund of contributions (overseas pension schemes only)</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p> <p style="border: 1px solid black; padding: 2px; text-align: center;">Box 17 is not in use</p>
<p><b>11.1</b> Value of pension benefits transferred subject to the overseas transfer charge</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>	<p><b>18</b> Foreign tax paid (in £ sterling) on box 16</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>
<p><b>11.2</b> Tax paid by your pension scheme on your overseas transfer charge</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>	

## Tax avoidance schemes

<p><b>19</b> The scheme reference number or promoter reference number</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	<p><b>20</b> The tax year in which the expected advantage arises, for example, 2018–19 YYYY YY</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> — <input type="text"/> <input type="text"/></p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> — <input type="text"/> <input type="text"/></p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> — <input type="text"/> <input type="text"/></p>
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## Disguised remuneration

Only complete this section if HMRC has agreed to postpone a loan charge to the 2019–20 tax year. Read the notes before completing this section.

Non-PAYE employment income	Self-employed and partnership income where trading has ceased
<p><b>21</b> Amount of non-PAYE disguised remuneration employment income</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>	<p><b>22</b> Amount of disguised remuneration taxable as income in 2019–20</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>
	<p><b>23</b> Amount of disguised remuneration to be treated as income of an earlier year</p> <p>£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/></p>
	<p><b>24</b> Tax year income in box 23 is to be taxed, for example 2017–18 YYYY YY</p> <p><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> — <input type="text"/> <input type="text"/></p>