



## Who to Pay...

### *I need to pay HMRC – but which account do I use?*

Paying HMRC needn't be stressful, and if you have lots of different payments to make such as Self-assessment, Corporation Tax, VAT returns and CIS, it can get quite confusing. So, we are here to make it as easy as possible.

HMRC have a couple of bank accounts, and it's important that you pay in to the correct one for your payments. No matter which account you pay into you can do this by BACS, CHAPS or Faster Payments. The notice you receive from HMRC should give you all the details that you need, but as a quick reference point, here is an easy guide to follow...

There are two main accounts for HMRC if you are paying your tax by BACS. These are called Shipley and Cumbernauld. There is a third account for VAT payments called HMRC VAT.

### **How to pay:**

#### **PAYE**

You will need your 13-character accounts office reference number to pay your employers' PAYE. Your payment could be delayed if you use the wrong reference number, so do always double check it before transferring your money. You will need to use additional numbers if you are making an early or late payment. Always ensure you use the **Cumbernauld** account for PAYE.

#### **Self-assessment**

When you make a payment for Self-assessment you will need to quote an 11-digit reference number which is your 10-digit UTR (Unique Taxpayer Reference) code and then add the letter K to the end. You will need to pay the **Cumbernauld** account.

#### **CIS**

To pay your CIS you will need to use the **Cumbernauld** account by BACS, debit/credit card or through your HMRC account online by logging in to your Government Gateway. No matter how you pay you will need to have your 13-digit accounts office reference number.

#### **VAT**

Your payment deadline for VAT will be shown on your VAT return. Pay your VAT payments to **HMRC VAT**. You can also pay by direct debit, but if you do, make sure this is set up in plenty of time before the due date so you do not get any penalty charges.

## **Corporation Tax**

For Corporation Tax quote your 17-character Corporation Tax payment reference number – this can be found on any reminders from HMRC and in your HMRC online account. For Corporation Tax choose the **Shipley** account.

You can set up a direct debit with HMRC to pay Self-assessment, Employers' PAYE and National Insurance, CIS deductions, VAT, Corporation tax, and miscellaneous payments with a reference beginning with X. It is important to note however, that with the exception of VAT, you will need to set up a new payment each time a payment is due, as only single payments can be made with this system.

## **Charges and Timelines**

If you are paying by BACS remember that it can take *3 working days* for your payment to reach HMRC accounts. If you are paying by card, be aware that you will be charged a fee if using a corporate bank card. There is no charge however for payments made by personal debit cards.

Remember, if you are unable to pay your tax bill for any reason, you can set up a payment plan with HMRC.

<b>Bank Account Name</b>	<b>Sort Code</b>	<b>Account Number</b>
HMRC Cumbernauld	08-32-10	12001039
HMRC Shipley	08-32-10	12001020
HMRC VAT	08-32-00	11963155

If you are paying from overseas, you will need a 'Bank Identifier Code (BIC) or IBAN number:

<b>Bank Account Name</b>	<b>IBAN</b>	<b>BIC</b>
HMRC Cumbernauld	GB62BARC20114770297690	BARCGB22
HMRC Shipley	GB03BARC20114783977692	BARCGB22