

**Before you fill in this form, please read these notes carefully**  
To check whether you are entitled to receive interest without tax being taken off, you must read R85 Helpsheet (2008) first.

**Is your income below your annual tax-free income limit?**

*If completing this form on behalf of the saver, refer to their income*

Yes  No

If Yes, please complete this form. If No, please do not complete this form as you are not eligible to receive interest in this way. If you are not sure, please read the Helpsheet again or phone the Helpline on **0845 980 0645**.

By completing this form R85 you are telling your bank or building society that you do not have to pay tax on the interest paid to you.

If your income goes up, above your annual tax-free income limit, you must tell your bank or building society. It is not their responsibility to check that the information you have given on this form is true or up-to-date. Please note that we may check the information you have given.

You must complete a separate form for each bank or building society with whom you have an account. If you open a new account you will need to complete another form R85.

## Saver's details

Title

Surname

First name(s)

Date of birth DD MM YYYY

Full address

**Do not use a PO Box number or 'care of' address**

  
  
  


National Insurance number *You may find this on a P60, P45, pension letter or payslip. For a saver under 16, leave blank*

## Account details

Name of bank or building society

Branch name

Sort code

Account number (1)

Tick box if a joint account

Account number (2)

Tick box if a joint account

You can make this declaration on behalf of the saver if:

- you are the parent or guardian of the saver who is a child under 16, or
- you look after the account of someone who lacks the mental capacity to do so, or
- you hold power of attorney for the saver, or
- you have been appointed by the Department for Work and Pensions to claim and receive benefits for the saver.

If you have difficulties signing or making a mark, please phone the Helpline.

## Declaration

**I declare that**

- my income (or the saver's income, if this form is completed on their behalf) is below my annual tax-free income limit **and**
- if it increases above the annual limit I will tell the bank or building society straightaway.

I understand that HM Revenue & Customs may check the information given on this form.

Signature

Date DD MM YYYY

**Please give or send your completed form to your bank or building society.**

### This Helpsheet is for you to use and keep

Please do not give or send it to your bank, building society or your HM Revenue & Customs office.

**Everyone who lives in the United Kingdom (UK)** is allowed to earn or receive income of at least £116 each week before tax has to be paid. If your income is below this limit and you have money in a bank or building society account which earns interest, you may be paying tax when you don't have to.

To find out whether this applies to you (or to an account you look after for someone else), please read this Helpsheet and answer the questions.

**If you do not live in the UK** continually, different rules may apply to you. Please phone the Helpline to find out more.

#### Children under 18

Children get tax-free income too. But if money given by a parent produces interest of more than £100 a year, the interest will be treated as the income of the parent that gave them the money. This rule does not apply to money given by others, including grandparents. For more information, phone the Helpline.

#### Looking after an account for someone else?

If you look after an account for someone, perhaps a child under 16 or someone who can't manage their own money themselves, use their details (including their address) when you complete the form. For more information, please read the declaration on form R85 *Getting your interest without tax taken off*.

#### Helpline 0845 980 0645

Typetalk is available using prefix number 18001

Monday to Thursday 08.30 to 17.00, Friday 08.30 to 16.30

#### Further information

If you need help or further information about getting interest without tax taken off, please phone the Helpline.

A Braille version of this Helpsheet is available from the Helpline.

For a large print version of this Helpsheet or form R85, phone the Helpline or go online to [www.hmrc.gov.uk](http://www.hmrc.gov.uk) and search for R85 large print.

### First, work out your tax-free income limit

Your age on 5 April 2009	Annual limit	Weekly limit
under 65	£6,035	£116
65 to 74	£9,030	£173
75 or over	£9,180	£176

From the table above, enter the annual limit that applies to you in box 1

Box 1 £           . 0 0

#### Married couple's allowance

If you or your spouse/civil partner were born before 6 April 1935 and

- you are a married man who married before 5 December 2005, or
- you are the spouse or civil partner with the higher income and you married or formed a civil partnership on or after 5 December 2005,

enter £4,472 in box 2.

*If you are not sure whether you can claim the married couple's allowance, please phone the Helpline.*

Box 2 £           . 0 0

#### Blind Person's Allowance

Are you registered blind with your local authority or completing this form for someone who is registered? If Yes, enter £1,800 in box 3.

*If you live in Scotland or Northern Ireland, your local authority may not keep a register. If this applies to you, please phone the Helpline.*

Box 3 £           . 0 0

#### Total tax-free income limit

Add together the amounts in boxes 1, 2 and 3. Enter the total in box 4.

Box 4 £           . 0 0

### Turn the page to work out your annual income

## Your annual income

If you are not sure what counts as income, please phone the Helpline on **0845 980 0645**.

If you are not sure whether income from your National Savings and Investments should be included, please phone the Helpline or go to [www.hmrc.gov.uk/individuals/nsi.htm](http://www.hmrc.gov.uk/individuals/nsi.htm)

**State Pension** - your weekly entitlement x 52

Do not include any Pension Credit or any State Pension Lump Sum.

Annual amount

£       .

**Other pensions** For example, from a previous employer

£       .

**Pay from employment**, or profits from working for yourself

£       .

**Jobseeker's Allowance and taxable Incapacity Benefit**

Do not include any Working Tax Credit or Child Tax Credit or social security benefits such as Child Benefit or Attendance Allowance.

£       .

**Interest from banks and building societies** - include the amount before tax was taken off. This is the gross amount of interest. Do not include ISA interest. If you have a joint account, only include your share.

£       .

**Company dividends and any other income** you think may be taxable.

For example, rent you receive. Do not include Student Loans.

£       .

## Total annual income

Enter your total income in box 5.

Box 5 £       .

## Getting your interest without tax taken off

Is the figure in box 5 less than the figure in box 4 overleaf?

Yes  No

If Yes, please complete form R85 and hand it to your bank or building society. You will then receive your interest without tax being taken off.

If No, please do **not** complete form R85 as you are not eligible to receive interest in this way.

### Form R85 *Getting your interest without tax taken off*

If you calculate that your annual income is lower than your tax-free income limit you should complete form R85, *Getting your interest without tax taken off*, which came with this Helpsheets.

If you need another, ask your bank or building society for a copy. Alternatively, phone the Helpline on **0845 980 0645** or go online to [www.hmrc.gov.uk/forms/r85.pdf](http://www.hmrc.gov.uk/forms/r85.pdf)

By completing form R85 you are telling your bank or building society that you do not have to pay tax.

If your income goes up and that means that you should start paying tax, you must tell each bank or building society with whom you have an account. It is not their responsibility to check that the information you have given on form R85 is true or up-to-date. Please note however that we may check the information you have given.

If you open a new account you will need to complete another form R85.

If your bank or building society has already taken tax off your interest in this tax year 2008-09, which runs from 6 April 2008 to 5 April 2009, they may be able to repay it to you.

If you have difficulties signing or making a mark, please phone the Helpline.

### **Paid too much tax in earlier years?**

If you've paid tax on your interest in the past, but now think you should not have done please phone us on **0845 366 7850**.

You have up to five years from 31 January after the end of each tax year to claim tax back. For example, if you paid more tax than you needed to for the tax year 2002-03, you have until 31 January 2009 to claim it back.