

**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 (2010) first.

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

*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 allowance, 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**

  
  
  
  


Postcode

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 if the saver is under 16 at the beginning of the tax year in which the payment of interest is made
- you hold a power of attorney to administer the financial affairs of the saver
- you are the parent, guardian, spouse or a child aged 16 or over, of the saver where the saver is mentally incapacitated
- you are the receiver or other person appointed by any court in the UK to handle the affairs of the saver where the saver is mentally incapacitated
- you have been appointed by the Department for Work and Pensions (DWP) to claim or receive benefits on behalf of the saver where the saver is mentally incapacitated.

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 allowance **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.

**Almost everyone who lives in the United Kingdom (UK)** is allowed to earn or receive income of at least £124 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, go to [www.hmrc.gov.uk](http://www.hmrc.gov.uk) or 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*.

#### 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 2004-05, you have until 31 January 2011 to claim it back.

### First, work out your tax-free allowance

Your age on 5 April 2011	Annual allowance	Weekly allowance
under 65	£6,475	£124
65 to 74	£9,490	£182
75 or over	£9,640	£185

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

Box 1 £           .

#### Married Couple's Allowance

Were you, or the person you are married to or in a civil partnership with, born before 6 April 1935?

If neither of you were born before this date you are not entitled to Married Couples Allowance and you should move on to the next box.

If one of you was born before this date 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,
- you may be entitled to Married Couples Allowance and you should, for the purpose of completing this form only, enter £4702 in Box 2

Box 2 £           .

*This is an approximate figure that will enable you to decide whether you can complete form R85. If you are later required to make a Self Assessment return or if you make a claim for repayment of tax, we will need to calculate your tax precisely.*

#### Blind Person's Allowance

Are you registered blind with your local authority or completing this form for someone who is registered? If Yes, enter £1,890 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 £           .

### Total tax-free allowances

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

Box 4 £           .

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

## Your annual income

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

If you are not sure whether income from your National Savings and Investments should be included, please go to the NS & I website at **www.nsandi.com** or phone the Helpline.

**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 any payments 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.

£       .

**Other taxable income** - you should include company dividends.  
You should 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 allowances you should complete form R85, *Getting your interest without tax taken off*, which came with this Helpsheet.

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 2010-11, which runs from 6 April 2010 to 5 April 2011, they may be able to repay it to you.

### Helpline **0845 980 0645**

Typetalk is available using prefix number 18001

Monday to Friday 08.00 to 17.00

#### 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** and search for R85 large print.