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Jayne Perkins  
88 Testing Road  
Testtown  
TESTSHIRE  
PO57 0D3



1 October 2017

Dear Ms Jayne Perkins  
National Insurance number Q\*\*\*\*\*56A

## **A** This is to tell you your tax code(s) for 6 April 2017 to 5 April 2018

Your tax code is used by your employer(s) and/or pension provider(s) to work out how much Income Tax to collect from your pay or pension. We send them a separate tax code notice. This tax code should match those shown on any future payslip(s)/pension advice slip(s) you receive. Please check the information below. If it's right, **you don't need to do anything**. If you think your tax code is wrong, you can check and let us know of any changes online, go to [gov.uk/personal-tax-account](http://gov.uk/personal-tax-account)

### This is how we worked out your tax code(s)

Your tax-free amount		For help
Personal allowance	£11500	Go to note 1
Total	£11500	
Less adjustment for estimated tax you owe (this year)	£488	Go to note 2
<b>Total tax-free amount</b>	<b>£11012</b> <b>B</b>	

Your total tax-free amount is used as follows	Tax code	For help
<b>C</b> <u>Your employer 1</u>	£6012 of this income is tax-free <b>601LX</b> <b>D</b>	Go to note 3
<u>Your employer 2</u>	£5000 of this income is tax-free <b>500T</b>	Go to note 4
<b>This totals your tax-free amount</b>	<b>£11012</b>	Go to note 5
<b>Estimated tax you owe (this year)</b>	<b>£50.04</b>	Go to note 2

### Improving our tax system

By making automatic adjustments to your tax code, any changes in the tax you pay will be reflected in your income or taxable pay, as soon as your employer(s) and/or pension provider(s) starts to use your new code. More customers should therefore end the year having paid the right amount of tax.

## These notes will help you understand how we have worked out your tax code(s)

Note 1	<b>Personal Allowance</b>		This is the standard amount of taxable income most people can have before they start paying Income Tax. If your total income exceeds £11500, your allowance goes down proportionally.
Note 2	<b><u>Estimated tax you owe (this year)</u></b>	<b>E</b>	<p>Due to an in year adjustment to your tax code(s) we think that you will owe HMRC £50.04. So that you pay the right tax for the year, we've included an adjustment to reduce your tax-free allowance by £488 to collect the £50.04 tax in equal instalments from now on by increasing the tax deducted from your wage, salary or pension so that the £50.04 is paid by the 5 April 2018.</p> <p>If you don't want us to collect the estimated tax that you owe us in this way, for example, financial difficulties, please contact us to discuss further.</p>
Note 3	<b>Tax code L</b>		Shows you are entitled to the standard tax-free Personal Allowance.
Note 4	<b>Tax code T</b>		Shows that your tax code will not change until it has been reviewed by us.
	<b>Tax Code ending in X</b>		Shows we will review the tax you have paid after 5 April.
Note 5	<b>Tax-free amount</b>		<p>To create your tax code, we've removed the last digit of your tax-free amount and included a letter. If you have more than one source of income, your tax-free amount may be split across these. We tell your employer(s) or pension provider(s) your tax code but we do not tell them how we worked it out</p> <p>If your total income and taxable state benefits for the year are more than your tax-free amount then you will pay tax as follows:</p> <ul style="list-style-type: none"><li>• at 20% on the first £32000</li><li>• at 40% on income between £32001 and £150000</li><li>• at 45% on anything over £150000</li></ul>

### Please keep this tax code notice

You may need it if we send you a P800 Tax Calculation or if you have to complete a Self-Assessment tax return. If you use an agent or a representative to help with your tax affairs, please share this letter with them.

### Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to [www.gov.uk/hmrc/your-charter](http://www.gov.uk/hmrc/your-charter)

### Most people don't need to respond to this letter. If you do need to contact us

#### Online

To tell us your current tax-code is wrong	<a href="http://www.gov.uk/personal-tax-account">www.gov.uk/personal-tax-account</a>
To update your name or your address	<a href="http://www.gov.uk/tell-hmrc-change-of-details">www.gov.uk/tell-hmrc-change-of-details</a>
Welsh language	<a href="http://www.gov.uk/government/organisations/hm-revenue-customs/contact/welsh-language-helplines">www.gov.uk/government/organisations/hm-revenue-customs/contact/welsh-language-helplines</a>

#### By telephone

Calling from within the UK	0300 200 3300
Welsh language	0300 200 1900

## If you have additional needs

We have a range of services for disabled people. These include guidance in Braille, audio and large print. Most of our forms are also available in large print. Please contact our helplines for more information.

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Text relay service	18001 and then 0300 200 3300
Textphone	0300 200 3319

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