HM Revenue & Customs

Guidance notes for form R43(2019)

These notes will help you to claim a tax repayment using form R43(2019)

7002781 HMRC 04/19

Contents

1 Introduction

These notes are about claiming UK tax allowances as an individual who is not resident in the United Kingdom (UK).

Do not use these notes if you're resident in the UK.

These notes will help you:

- claim UK tax allowances as a non-resident
- if you're not entitled to UK tax allowances, claim repayment of some of the UK tax you've paid

Note that the tax rates and allowances shown in these notes relate to 2018 to 2019 tax year. For current rates and allowances, go to www.gov.uk/income-tax-rates

To make a claim, you need to fill in and sign form R43(2019). The form asks for details of all your UK income, allowable expenses and deductions. If you left the UK part way through the year, show on the form your income for the whole of the tax year, including income received from 6 April to the date of your departure.

If there is not enough space on the form for you to enter the details asked for, make a list of the items on a separate sheet of paper, put the total on the claim form and send the list with your claim. Your reference number is in the top-right corner of the front page of the form. Write this number on all lists that you attach.

Send your completed form to:
Pay As You Earn
HM Revenue and Customs
BX9 1AS
United Kingdom

Quote your reference number when contacting us. You can:

- go to, www.gov.uk/personal-tax/living-working-abroad-offshore
- phone us on +44 135 535 9022 (0300 200 3300 if phoning from the UK)
- write to us at the above address

Enquiries

We may ask you to send us evidence of UK tax taken off, such as tax deduction vouchers.

2 Liability to UK tax as a non-resident

Income Tax

As a non-resident, you're liable to UK Income Tax on income you receive from UK sources. You're not normally liable to UK Income Tax on income from:

- interest, dividends or other annual payments payable from sources outside the UK
- certain pensions paid out of UK funds for government service in Commonwealth countries

Interest from UK government FOTRA securities ('gilts') acquired on or after 6 April 2013

If you're not resident in the UK, you're not liable to UK Income Tax on interest from UK government FOTRA securities, sometimes called 'gilts', if you've acquired them on or after 6 April 2013. FOTRA stands for 'Free of Tax to Residents Abroad'. Interest on FOTRA securities is normally paid with no UK Income Tax taken off. You do not need to enter details of interest on FOTRA securities acquired from 6 April 2013 onwards. But if you receive interest on FOTRA securities with UK tax taken off, and you acquired the securities on or after 6 April 2013, enter the income and tax in part E of form R43(2019) to claim repayment of the tax.

Interest from UK government FOTRA securities ('gilts') acquired before 6 April 2013

If you're not resident in the UK you do not need to enter details of this interest on the claim form R43(2019). But if you receive interest on FOTRA securities with UK tax taken off, and you acquired the securities before 6 April 2013, answer the question and enter the income and tax in part E of form R43(2019) to claim repayment of the tax.

Relief under a double taxation treaty

If you're a resident of a country which has a double taxation treaty with the UK, you may be able to apply for some of your income to be paid with no UK tax (or a reduced rate of UK tax) taken off. The types of UK income for which this can usually be done are pensions, interest, royalties, flexible pension and trivial commutation payments.

For more information:

- go to www.gov.uk/government/publications/double-taxation-treaties-territory-residents-with-uk-income
- contact HM Revenue and Customs (HMRC) (read page 3 for our address and phone number) and tell us your country of reisdence and what UK income you receive, we'll send you a claim form

Capital Gains Tax

You make a gain or loss if you sell or pass on all, or part of, something you own (an asset), such as company shares or property. You are not normally liable to UK Capital Gains Tax if you're not resident in the UK. Although from 6 April 2015 you're required to notify HMRC and will be liable for gains arising on the disposal of interests in residential property located in the UK. Further information can be found at Capital Gains Tax for non-residents: UK residential property, go to www.gov.uk/guidance/capital-gains-tax-for-non-residents-uk-residential-property

Helpsheet 278, 'Temporary non-residents and Capital Gains Tax', available from www.gov.uk/government/publications/temporary-non-residents-and-capital-gains-tax-hs278-self-assessment-helpsheet, gives details of the circumstances in which temporary non-residents may be liable to Capital Gains Tax.

3 Claims for allowances

As a non-resident of the UK, you can claim the same UK tax allowances as a UK resident if, at any time in the tax year, you meet any of the following conditions:

a. you're a British citizen or a national of another member state of the European Economic Area (EEA); the EEA countries are: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK
b. you're resident in the Isle of Man or the Channel Islands
c. you've previously resided in the United Kingdom and are resident abroad for the sake of
   - your health
   - the health of a member of your family who is resident with you
d. you are or have been employed in the service of the British Crown
e. you're employed in the service of any territory under Her Majesty's protection
f. you're employed in the service of a missionary society
g. you're a widow, widower or surviving civil partner whose late husband, wife or civil partner was employed in the service of the British Crown

Note from 6 April 2010 (tax year 2010 to 2011 onwards) UK tax allowances are not available solely on the grounds of being a Commonwealth citizen. If you do not meet any one of the conditions at (a) to (g) above, you can claim the same UK tax allowances as a UK resident if you meet any one of the conditions at (h), (i) or (j) below. You'll need to have, or get, the documents mentioned below.

Do not send these documents with your claim. Keep them in case we ask to see them in support of your claim.

h. If you're a national of Israel or Jamaica you must have a document (for example, a passport) that shows you're a national of that country.
i. If you're a national who is a resident of any of the following countries, you must get a certificate from the tax authority of your country of residence stating that you're resident there for tax purposes for the period of your claim and have a document (for example, a passport) that shows you're a national of that country: Argentina, Australia, Azerbaijan, Bangladesh, Belarus,

Bolivia, Bosnia-Herzegovina, Botswana, Canada, Egypt, Gambia, India, Indonesia, Ivory Coast (Cote d'Ivoire), Japan, Jordan, Kazakhstan, Korea (Republic of), Lesotho, Malaysia, Montenegro, Morocco, New Zealand, Nigeria, Oman, Pakistan, Papua New Guinea, Philippines, Russian Federation, Serbia, South Africa, Sri Lanka, Sudan, Switzerland, Taiwan, Tajikistan, Thailand, Trinidad and Tobago, Tunisia, Turkey, Turkmenistan, Uganda, Ukraine, Uzbekistan, Venezuela, Vietnam or Zimbabwe.

j. If you're a resident of any of the following countries, you must get a certificate from the tax authority of your country of residence stating that you're resident there for tax purposes for the period of your claim: Austria, Barbados, Belgium, Burma, Fiji, Greece, Ireland, Kenya, Luxembourg, Mauritius, Namibia, Netherlands, Portugal, Swaziland, Sweden or Zambia.

(If you're a resident, but not a national, of any of the following countries you are not entitled to personal allowances if your income consists solely of dividends, interest or royalties, or any combination of those sources of income: Austria, Belgium, Kenya, Luxembourg, Mauritius, Portugal, Sweden, Switzerland or Zambia.)

4 When you can claim

You can use this form if you want to make a claim for tax years ending 2015 to 2019.

You may claim for the tax year from 6 April 2017 to 5 April 2019 at any time up to 5 April 2023.

You can claim before 5 April 2020, for example, as soon as you've received all of your taxed income for the tax year 2019 to 2020.

If you're filling in the form part way through the tax year 2019 to 2020 and you expect to receive more income before the year end (5 April 2020), enclose an estimate for the whole year for each type of income that you expect to receive. Make sure you note this clearly 'estimate for the whole tax year'.

We may ask for confirmation of these figures after 5 April 2020.

5 Married couples and civil partners – joint income

You and your spouse or civil partner are treated separately for UK tax purposes. If you both wish to claim a tax repayment, each of you'll need to fill in a form R43(2019).

If you and your spouse or civil partner live together, income from investments held in joint names is usually treated as if it belonged to the two of you in equal shares. This rule applies even if you own the investments in unequal shares. If you do hold investments jointly in unequal shares and you're entitled to the income arising in proportion to those shares, then you may make an election to be taxed on the actual basis. This election cannot be backdated. If you would like more information or an election form, contact HMRC. Our phone number and postal address are on page 3 of these notes.

6 Tax vouchers

There's no need to send tax vouchers with your claim, but you should keep them safe in case we ask you for them. If you've any doubt about how you've filled in the form, send your vouchers to us if you think it will help.

7 How to fill in the form R43(2019)

Complete the year to 5 April boxes with the year you're claiming for.

A Residence

Tick the box that applies to you and give any additional information asked for.

Question A1

Guidance on 'The Statutory Residence Test' will help you to decide your residence status.
Go to www.gov.uk/tax-foreign-income/residence

If, after reading the guidance, you need more information about UK residence, phone our helpline on +44 135 535 9022 (from outside the UK) or 0300 200 3300 (from the UK).

If you're in the UK for 183 days or more in the tax year, you'll always be resident here. There are no exceptions to this. You count the total number of days you spend in the UK – it does not matter if you come and go several times during the year or if you're here for one stay of 183 days or more.
If you're here for less than 183 days, you might still be resident for the year.

From 2016 to 2017 onwards, when in the UK, if you spent more time in Scotland than in any other part of the UK you'll pay tax at the Scottish rates. For 2019 to 2020 onwards, when in the UK, if you spent more time in Wales than in Scotland or any other part of the UK, you'll pay tax at the Welsh rates.

B Personal details of claimant

Fill in all the details asked for, including your:

- address where you're currently living
- date of birth
- UK National Insurance number (if you have one)
- nationality
- phone number, including International Dialing Code
- tax adviser's name, address and phone number

C Income from the UK

C1 Dividends from shares in UK companies, distributions from UK authorised unit trusts and open-ended investment companies

Boxes C1.1 and C1.2

Your dividend vouchers show the amount of the dividend paid. From 6 April 2016 dividends are paid without a tax credit.

Box C1.1

Enter the total of your dividends. The dividend is the amount you actually receive.

Box C1.2

Enter the total of your tax credit and any notional Income Tax. Include here dividend distributions from UK authorised unit trusts and open-ended investment companies (including distributions reinvested in units) if your voucher shows a tax credit.

Note that:

- tax credit on UK dividends are not payable to you
- the notional Income Tax on stock dividends (extra shares received instead of a cash dividend) is not repayable

Property income distributions paid by UK Real Estate Investment Trusts (UK-REITs) or Property Authorised Investment Funds (PAIFs)

Do not include in boxes C1.1 and C1.2 any property income distributions paid by UK-REITs or PAIFs. Enter the details at part C7 'Other UK income'.

C2 Interest and alternative finance receipts from UK banks, building societies and other deposit takers

Interest and alternative finance receipts that have not had tax taken off

Boxes C2.1, C2.5 and C2.9

If no tax has been taken off, include:

- interest from accounts with National Savings and Investments (NS&I)
- interest and alternative finance receipts from UK banks and/or building societies including UK internet accounts

Box C2.1

Enter here the total of any interest received from NS&I:

- Investment Accounts
- Fixed Rate Savings Bonds and Income Bonds – give the amount as shown on your statement

Box C2.5

From 6 April 2016 building societies, banks and other deposit takers no longer take tax off interest paid on many types of account. Include your share of interest on a joint account (read note 5 on page 5 of these notes). If you hold multiple UK bank accounts, list these on a separate sheet of paper. Remember that you must tell the building society, bank or other deposit taker if you become ordinarily resident in the UK.

Box C2.9

Enter here the amount of any other UK interest or alternative finance receipts with no tax taken off. If tax has been taken off it will be shown on the certificate sent to you by the payer.

The following are not taxable and you should not include:

- interest on National Savings and Investments (NS&I) Savings Certificates
- any interest from an Individual Savings Account (ISA)
- interest awarded by a UK court as part of an award of damages for personal injury or death

Interest on all UK government FOTRA securities beneficially owned by persons not ordinarily resident in the UK and acquired before 6 April 2013, is not liable to UK tax. If you're not ordinarily resident in the UK, you do not need to show such income on the form.

Interest on all UK government FOTRA securities beneficially owned by persons not resident in the UK and acquired on or after 6 April 2013, is not liable to UK tax. If you're not resident in the UK, you do not need to show such income on the form.

Interest and alternative finance receipts that have had tax taken off

Boxes C2.2, C2.3, C2.4, C2.6, C2.7, C2.8, C2.10, C2.11 and C2.12

Interest from National Savings and Investments (NS&I)

Show interest from NS&I Fixed Rate Savings Bonds as follows.

Box C2.2

Enter the total of gross amounts of interest (box C2.3 plus box C2.4).

Box C2.3

Enter the total of the amounts received after tax has been taken off.

Box C2.4

Enter the total amount of tax taken off the interest. Where tax has been taken off:

- interest and alternative finance receipts from UK banks, building societies and other deposit takers
- interest distributions from UK authorised unit trusts and open-ended investment companies

enter the amounts as follows.

Box C2.6

Enter the total of the gross amounts of interest (box C2.7 plus box C2.8).

Box C2.7

Enter the total of the amounts of interest received or credited to your account(s) or unit holding(s).

Box C2.8

Enter the total tax taken off the interest or alternative finance receipts.

Other taxed interest

Interest received from other UK sources, for example loan interest, should be shown as follows.

Box C2.10

Enter the total of gross amounts of interest (box C2.11 plus box C2.12).

Box C2.11

Enter the totals of the amounts received after tax has been taken off.

Box C2.12

Enter the total amount of tax taken off the interest.

C3 Property in the UK

If your letting income for 2018 to 2019 is over £2500 you'll need to register for Self Assessment rather than complete this form. Go to www.gov.uk/tax-uk-income-live-abroad

If you've received:

- rents with no tax taken off, fill in boxes C3.1, C3.2 and C3.3
- rents with tax taken off, fill in boxes C3.4, C3.5, C3.6 and C3.7

Box C3.1 or box C3.4 Gross income including premiums

Enter the gross income from property in the UK including premiums. Rents or other receipts from any right or interest you hold personally in UK land or property are treated as arising from a single rental business.

All income arising to your business from any land and property in the UK forms part of that business. Income is taxed when it's earned, even if you do not receive the money or goods until later. Profits from a Rent-a-Room furnished letting exceeding the exemption limit will be added to your other rental business income (if any).

Box C3.2 or box C3.5 Expenses and allowances

You're entitled to deduct from your income any expenses incurred for the purpose of earning the rental business profits. You cannot deduct costs which you expend for a non-business purpose, such as your own personal expenses. And you cannot deduct costs such as expenditure relating to the purchase of land or property, or any loss you make on the sale of property.

The main allowable expenses include rent, Council Tax, insurance, ground rents, repairs and finance charges, including interest, and the cost of any services provided to tenants. Where a property is partly let, you should include only the expenses attributable to the part of the accommodation that is let.

Box C3.3 or box C3.6 Income after expenses

Enter the net income after deducting expenses (box C3.1 minus box C3.2 or box C3.4 minus box C3.5).

Box C3.7 Income Tax taken off

Enter the amount of tax taken off your UK property income. If your letting agent or tenant has taken off Income Tax from your property income, they must provide you with a certificate showing the amount of the tax taken off. This will not be the same as your Income Tax liability for your property income because the rules applied by your letting agent or tenant under the Non-resident Landlord Scheme are different from the rules for working out your property income. You should enter the amount shown on the certificate.

Property let jointly

If you own and let property jointly with one or more other persons, you'll need to work out the overall profit or loss arising from that property for the year separately from any other property income to arrive at your share. If you do not have any other income from land and property in the UK, that share alone will form your rental business. If, however, you do have other income from land and property in the UK, whether in your name alone or jointly owned with other people, your share from the jointly owned property will form a part of your rental business along with the other income and expenditure for your other properties.

Different rental business

Rental business activities are treated as parts of a single business where the activities are carried on by the same person. Where different legal capacities are involved (such as trustees, executors and partners) different rental businesses will result.

Furnished holiday letting

Special rules apply if you receive income from the letting of furnished holiday accommodation. Ask us or your tax adviser for more information if you receive any income from the letting of furnished holiday accommodation.

C4 UK State Pension and benefits from the Department for Work and Pensions (DWP)

Box C4.1

Enter the full amount of UK State Pension you were entitled to receive for the year (not the weekly or 4-weekly amount), but do not include:

- any addition for a dependent child (but do include any addition for a dependent adult)
- the Christmas bonus
- the Winter Fuel payment
- pension credits
- Disability Living Allowance
- Attendance Allowance

If you've reached State Pension age but you do not receive payments of the State Pension, tick the box in part C4.

State Pension lump sum

Boxes C4.1A and C4.1B

If you've received a State Pension lump sum, you should:

- enter in box C4.1A the amount of the lump sum
- enter in box C4.1B the amount of Income Tax taken off
- attach a photocopy of the notification of the lump sum award that you received from the Pension Service

If tax has not been taken off the lump sum at the correct rate for your income, we can adjust the tax to the correct amount.

Incapacity Benefit

Boxes C4.2 and C4.3

Enter here the amount of any taxable Incapacity Benefit you received (all benefit awarded, except benefit paid during the first 28 weeks of incapacity).

If you were claiming on 5 April, the Department for Work and Pensions will give you a form P60. If you stopped claiming before 5 April, they'll have given you a form P45. These forms will also give you the 'tax taken off' figure to go in box C4.3.

Other state benefits

Box C4.4

If you received any of the following, add them up and put the total in box C4.4. Show the type of benefit in the box provided:

- Bereavement Allowance or Widow's Pension
- Widowed Parent's Allowance or Widowed Mother's Allowance (excluding any child dependency increase)
- Industrial Death Benefit Pension (excluding Industrial Death Benefit Child Allowance)
- Jobseeker's Allowance - if you were claiming on 5 April, the Department for Work and Pensions will give you a P60 - put the taxable amount on your form - if you stopped claiming during the year, you'll have been given a P45 that tells you the taxable amount - if you had more than 1 claim during the year, add up all the taxable amounts
- Carer's Allowance - include any amount for a dependent adult but ignore any for a dependent child
- Statutory Sick Pay, Statutory Maternity or Paternity Pay, but only if we, HMRC, paid you (not your employer) - ignore Maternity Allowance - it is not taxable

C5 Work pensions and retirement annuities

Box C5.1

Enter your total pension before any deductions (include pensions for service in the armed forces) and enter the name of the payer of your pension in the box provided.

Enclose a separate note with your claim form giving full details of any extra pension you get for injuries at work, or for work-related illness, including the payer's name and address.

Do not include non-taxable pensions. These include war widow's pensions and certain pensions for wounds or disability caused or aggravated by military service or for other war injuries.

Trivial pension commutation payments

Registered pension schemes and life insurance companies can pay 'trivial pension commutation payments'. This means that instead of receiving a small annual pension or annuity, a single lump sum is paid. UK tax is taken off these amounts under the normal PAYE (Pay As You Earn) rules.

If you've received a trivial pension commutation payment, you should:

- include the amount of the lump sum in the total figure that you enter in box C5.1 and the tax taken off in box C5.2
- attach Parts 2 and 3 of form P45 that you received from the payer of the lump sum

Do not include any flexible pension payments - include these in part C7

Pension Flexibility

People will be counted as flexibly accessing their pension if they receive any of the following on or after 6 April 2015:

- a payment from a flexi-access drawdown fund, including a payment from a capped drawdown fund that would breach the cap
- an uncrystallised funds pension lump sum (UFPLS)
- a payment under a flexible annuity contract
- a payment of a money purchase scheme pension where the scheme has fewer than 11 other pensioner members and they became entitled to the scheme pension on or after 6 April 2015

- a stand-alone lump sum from a money purchase arrangement where the individual was entitled to primary protection but not enhanced protection, that is where Circumstance A in article 25B(2) of the Taxation of Pension Schemes (Transitional Provisions) Order 2006 applies

In addition any person who had a valid notification for flexible drawdown before 6 April 2015, will be deemed to have flexibly accessed their rights at the start of 6 April 2015.

UK tax is taken off these amounts under the usual PAYE (Pay As You Earn) rules.

If you've received a Pension Flexibility payment, you should:

- include the total amount of payments received in the total figure that you enter in box C5.1 and the tax taken off in box C5.2
- attach parts 2 and 3 of form P45 that you received from the payer of the Pension Flexibility payment

Box C5.2

Enter here the amount of any tax taken off by the payer of your pension or trivial pension commutation payment.

Double taxation treaty claim

If you've previously claimed exemption from UK tax under a double taxation (DT) treaty for any of the pensions or benefits you've shown in parts C4 or C5 of form R43(2019), enter in the boxes at C5:

- your reference number with HM Revenue and Customs (HMRC)
- the date you made your claim

You can find out about DT treaty claims online. Go to, www.gov.uk/government/publications/double-taxation-treaties-territory-residents-with-uk-income to check if the UK has a DT treaty with your country of residence. The Digest will tell you if exemption is available from UK tax on your pensions, flexible pension payments or benefits. You can also download a claim form. If you need more help, contact HMRC. The phone number and postal address are on page 3 of these notes. When contacting us, tell us your country of residence.

C6 Income from trusts or settlements, or from the estates of deceased persons

Boxes C6.1 and C6.2

Enter details in the boxes in part C6 if you received a payment or were entitled to income from a discretionary or accumulation or interest in possession trust, or from a settlement or from the estate of a deceased person. Do not enter income from unit trusts in this part of the form.

Trust income

The information you need to enter will be on form R185(Trust Income) given to you by the trustees of the trust. If you do not have form R185(Trust Income) ask your trustees to let you have one. You do not have to send a form R185(Trust Income) with your claim. But we may be able to deal with your claim more quickly if you do send us a copy of a form R185 (Trust Income).

If you're the beneficiary of a bare trust, where you've an absolute right to the income and capital from the trust, do not include this income here. You should include it in the boxes on the form that deal with the type of income concerned (for example, you should enter details of building society interest in the boxes in part C2).

Settlement income

Settlements include trusts and non-trust arrangements. If you've provided funds for a settlement, its income may be treated as yours for tax purposes.

For example if:

- you or your spouse or civil partner can benefit from a trust of which you're the settlor (one where you provided funds)
- capital or income of the settlement is paid to, or for the benefit of, your or your civil partner's minor children (under the age of 18) that are neither married nor in a civil partnership

You can find more information in Helpsheet 270, 'Trusts and settlements – income treated as the settlor's'. Go to: www.gov.uk/government/publications/trusts-and-settlements-income-treated-as-the-settlors-hs270-self-assessment-helpsheet

Estate income

This is income from the estate of a deceased person. If you receive either a specific sum of money or a specific asset from someone who has died, you do not pay tax on these, so you should not include them on form R43(2019). If the asset is one that produces income (for example, a bank account or a property that is let) and you're entitled to that income from the deceased's death, you should include it on form R43(2019), in the boxes that deal with the type of income concerned. For example, enter details of bank interest in the boxes in part C2 or gains realised on certain insurance policies in the boxes in part C8.

Residuary beneficiaries

Special rules apply to the income from a deceased person's estate paid to you if you're a beneficiary who has an interest in the residue. The residue is what is left in the estate after the personal representatives have provided for all legacies and expenses. The personal representatives should give you a statement on form R185(Estate Income) showing any payments to you treated as income and the tax treated as paid on that income. Enter that information in part C6. You do not have to send an R185(Estate Income) with your claim, but you should keep it safe in case we ask to see it.

Absolute interests

If you've an interest in the income and capital of the residue, you're treated as receiving an amount of income. This is based on your share of the estate income, after deducting allowable expenses. The personal representatives should give you a statement on form R185(Estate Income), showing the amount of income that should be included on your form and the tax treated as paid on that income. Enter that information in part C6. You do not have to send an R185(Estate Income) with your claim, but you should keep it safe in case we ask to see it.

C7 Other UK income

Box C7.1

Enter flexible pension payments and all other income from UK sources that you have not included in parts C1 to C6 of the form. Use the box provided in part C7 to enter the type of income you received. For UK employment income, give your employer's name and address and your job title. Attach a separate sheet of paper if you need more space.

If you had income from more than one source and flexible pension payments are included, add up all the amounts of income, enter the total in box C7.1 and attach a separate sheet of paper giving full details of the flexible pension payment, ie, untaxed amount, taxable amount and tax deducted and your National Insurance number.

Box C7.2

Enter the total amount of UK Income Tax paid or taken off the income you've entered in box C7.1.

If UK tax has been taken off any item at a reduced rate because Double Taxation Treaty Relief has been given, enclose a note with your claim giving details of:

- the source of the income
- the amount of the income
- the reduced rate of tax taken off

Examples of the types of income to include at C7 are shown below.

Flexible pension payment

From 6 April 2015, scheme members with money purchase pension savings in defined contribution schemes can access those pension savings as they wish, providing they've reached normal minimum pension age (currently age 55). Most payments apart from the right to 25% tax-free will be subject to their marginal rate of tax.

Scheme members can choose a number of options on how to take their pension benefits, although not all pension schemes will offer the flexibility options.

This could be a one or more payments a year for a number of years, several payments a year over a shorter timeframe or the full value of the fund in one payment.

Income from employment in the UK

If you're not resident in the UK, you're liable to UK tax on the full amount of your earnings for duties carried out (or treated as carried out) in the UK. If you're in Crown employment, your earnings from that employment are subject to UK tax irrespective of your residence status or the place where the duties of the Crown employment were performed.

If you're employed in the UK, your employer must give you a record of your pay and tax, so if you were working on 5 April you'll get a form P60, 'End of Year Certificate'. If you left your UK employment before 5 April, your employer will have given you a form P45 Part 1A. Enter at C7.1 of the form R43(2019) the amount of pay from either:

- the 'In this employment' box on the form P60
- the 'Total pay in this employment' box on the form P45

Income from a trade, profession or vocation

Income from a trade, profession or vocation means you'll need to register for Self Assessment rather than complete this form. Go to www.gov.uk/tax-uk-income-live-abroad

Other income from unit trusts

Show income from UK unit trusts (including income reinvested in units) if your voucher shows Income Tax taken off at the basic rate.

Property income distributions paid by UK Real Estate Investment Trusts (UK-REITs) or Property Authorised Investment Funds (PAIFs)

Show property income distributions paid by UK-REITs or PAIFs. Property income distributions are paid with Income Tax taken off at the basic rate.

Other income

Enter the total of any other taxable UK income you received in box C7.1, with the UK tax in box C7.2.

C8 Chargeable event gains on UK life insurance policies, life annuities or capital redemption policies

Boxes C8.1 and C8.2

Include at part C8 any gains from life insurance policies, life annuities or capital redemption policies taken out with a UK life insurance company or a UK friendly society.

In these notes, 'gains' are chargeable event gains which are taxable as income. They're included in income for all purposes, including entitlement to personal allowances. Insurers sometimes refer to them as 'chargeable gains' but they're not capital gains so reliefs allowable in working out capital gains cannot be set against them.

UK insurers are required by law to issue a certificate if they know a gain has been made on a life insurance policy, life annuity or capital redemption policy. In most cases therefore, if you've made a gain you'll have received a certificate reporting the gain, either directly from the insurer or indirectly via trustees or a lender.

Not all payments from life insurance policies, life annuities and capital redemption policies give rise to gains. If your insurer has sent you a certificate in connection with a policy you own or used to own, or sent such a certificate to the trustees of a trust you created or contributed to, you'll have made a gain which you should include at part C8 of form R43(2019). The certificate will tell you:

- the type of event giving rise to the gain and the date when it occurred
- the amount of the gain
- whether there is any lower rate 'tax treated as paid' on the gain and if so, the amount

First make sure the gain is taxable in the year of claim. The certificate may show one date relating to the event giving rise to the gain or it may include 2 dates.

If the certificate only shows one date, then this is the date of the event. If this is in the year ended 5 April for the year of the claim, enter the gain on form R43(2019).

If the certificate shows 2 dates relating to the event, then only enter the gain on form R43(2019) if the later date is the final day of the 'insurance year' (which may also be referred to as a 'policy year'). This is usually a 12-month period beginning on the anniversary of the date on which you took out the policy.

So, if the certificate shows that:

- there is no tax to be treated as paid on the gain, enter the amount of the gain in box C8.1
- tax is treated as paid on the gain, enter the amount of the gain in box C8.1 and the amount of tax treated as paid in box C8.2

Do not include at part C8 details of retirement annuities. Read part C5 'Work pensions and retirement annuities'.

For full details about chargeable event gains, read Helpsheet 320, 'Gains on UK life insurance policies', which is available online.
Go to www.gov.uk/government/publications/gains-on-uk-life-insurance-policies-hs320-self-assessment-helpsheet

D Deductions paid out of income liable to UK tax, including donations to UK charities

Charitable donations and gifts

Gift Aid is a tax relief for cash gifts to UK charities and Community Amateur Sports Clubs (CASCs).

The charity or CASC will ask you to give a declaration that you pay UK Income Tax and/or Capital Gains Tax – they can then claim tax back from HMRC. If you have not paid an amount of Income Tax or Capital Gains Tax equal to the amount the charity or CASC claims back on your gifts, it's your responsibility to pay any difference.

If you've been making charitable payments under a deed of covenant since before 6 April 2000, those payments automatically come under Gift Aid. If you've entered into a deed since 6 April 2000, the charity should have asked you to make a declaration that you pay UK Income Tax or Capital Gains Tax.

If you pay tax at the higher rate you're entitled to tax relief. If you were born before 6 April 1948, your Gift Aid payments could reduce your tax bill.

Gift Aid payments made in the year of claim
Show the name of the charity or CASC in the 'Nature of payment' box. Enter in box D1 the actual amounts given or covenanted – do not add on any tax relief that you think the charity will get. Do not include on the form any payments under Payroll Giving, those payments are taken off your salary or pension before your employer (or the payer of your pension) taxes it.

Gift Aid payments made after the year of claim but to be treated as if made in the year of claim
You can ask us to treat Gift Aid payments, made after the end of the year of claim but before the following 31 January, as if they were made in the year of claim. Show the name of the charity or CASC in the 'Nature of payment' box. Enter these payments in box D1 and provide additional information on a separate sheet of paper giving details of the amounts and dates of Gift Aid payments made in the year of claim but already treated as if made in the preceding year.

Gift Aid payments made in the year of claim but treated as if made in the preceding year
If you've already asked us to treat payments made in the year of claim as if they had been made in the preceding year, show the name of the charity or CASC in the 'Nature of payment' box. Enter these payments in box D1 and provide additional information on a separate sheet of paper detailing the amounts of the Gift Aid payments made in the year of claim but already treated as if made in the preceding year, and the dates the Gift Aid payments were made.

Legally binding maintenance, alimony or child support payments

Relief for maintenance payments is only available if you or your former spouse or former civil partner were born on or before 5 April 1935. For more information go to: www.gov.uk/income-tax-reliefs/maintenance-payments-tax-relief or contact HMRC.

E Income from UK government FOTRA securities from which UK tax has been taken off

Box E1

Read note 2 on page 4 of these notes about interest from UK government FOTRA securities. If you receive interest on FOTRA securities with UK tax taken off and you acquired the securities before 6 April 2013, answer the question at box E1 and enter in the box provided the title(s) of the security(ies). Then complete boxes E2 and E3.

Box E2

Enter the total amount of interest arising.

Box E3

Enter here the total of any UK Income Tax taken off the non-liable FOTRA income. If you receive interest on FOTRA securities with UK tax taken off and you acquired the securities on or after 6 April 2013, enter in the box provided at E1 the title(s) of the security(ies). Then complete boxes E2 and E3.

F Claim for UK tax allowances

UK tax allowances

To claim any of the allowances described below onwards, read the appropriate note and give the details asked for in part F of form R43(2019). As a non-resident, you must satisfy one of the conditions listed in note 3 on page 4 of these notes to qualify for the allowances given to a resident of the UK.

If we've not done so before, we may ask you for evidence of your nationality (for example, a copy of a passport). If you're claiming under (h), (i) or (j) of note 3, you'll need to get a certificate from the tax authority of your country of residence stating that you're resident there for tax purposes for the year of claim. Keep these certificates and documents in case we need them later.

The UK and Scottish rates of Income Tax for 2018 to 2019 are:

		Taxable income band
Starting rate for savings income (see * below)	0%	£1 to £5,000
UK basic rate	20%	£1 to £34,500
UK higher rate	40%	£34,501 to £150,000
UK additional rate	45%	£150,001 and above
Scottish starter rate	19%	£1 to £2,000
Scottish basic rate	20%	£2,001 to £12,150
Scottish intermediate rate	21%	£12,151 to £31,580
Scottish higher rate	40%	£31,581 to £150,000
Scottish additional rate	46%	£150,001 and above

*Starting rate for savings income

For 2018 to 2019 the starting rate limit for savings is £5,000. Income ordering rules mean that savings income is charged to tax after non-savings income (for example, employment, trading profits or property income). Where non-savings income does not fully occupy the first £5,000 of chargeable income, the remainder of the starting rate for savings is still available for savings income and this income (up to the starting rate limit) will be charged at 0% in 2018 to 2019.

Dividend income

The rates of tax for dividends are:
2018 to 2019

0% for income in the band £1 to £2,000
7.5% for income up to the basic rate limit
32.5% for income above the basic rate limit
38.1% above the higher rate limit

F1 Personal Allowance

Non-residents who are entitled to UK allowances receive the same allowances as a UK resident. For 2018 to 2019 the personal allowance is £11,850.

F2 Married Couple's Allowance (MCA)

You can only claim Married Couple's Allowance if either you, your spouse or civil partner were born before 6 April 1935, and:

- you're a married man or married woman who married before 5 December 2005
- you're a married man, married woman or civil partner who married or formed a civil partnership on or after 5 December 2005

The allowance is made up of 2 amounts - a minimum amount (worth up to £322), plus an amount dependent on the income of the husband (for marriages before 5 December 2005) or the person with the higher income (for marriages and civil partnerships formed on or after 5 December 2005).

A married couple or civil partners who are both non-resident may be able to share the minimum amount of the allowance, depending on which of the conditions are met by each spouse or civil partner (go to note 3, page 4). You must have asked us already for the allowance to be shared (either before 6 April in the year of claim, or, the date you married or formed a civil partnership during the year of claim). If you want to change the way the allowance is given for the tax year 2020 to 2021, contact HMRC (go to page 3).

If both you and your spouse or your civil partner were born after 5 April 1935 you cannot claim Married Couple's Allowance. Do not enter anything in part F2 of form R43(2019).

F3 Blind Person's Allowance

An eye specialist may use the term severely sight impaired rather than blind when discussing visual impairment.

Non-residents usually do not qualify for Blind Person's Allowance. To claim the allowance you must be either:

- resident in the area covered by a local authority in England or Wales and registered blind, or severely sight impaired with that local authority
- resident in Scotland or Northern Ireland and because of blindness, or severe sight impairment, unable to perform any work for which eyesight is essential

If, exceptionally, you think that you qualify for this allowance, tick box F4 and say why you qualify on a separate sheet of paper which you should attach to your form R43(2019).

If you want your spouse or civil partner to have your surplus allowance

As explained above, non-residents are usually unable to claim Blind Person's Allowance. If, exceptionally, you think you qualify and you do not have enough taxable income to use all the allowance, you may be able to give your surplus allowance to your spouse or civil partner. But this will depend on which of the conditions listed in note 3 on page 4 of these notes are met by each spouse or civil partner. To request that your surplus allowance can be given to your spouse or civil partner, tick the box at F3 that asks for form 575(T) and we'll send you a form to fill in.

F4 Not entitled to allowances

If you do not satisfy any of the conditions shown in note 3 on page 4 of these notes, you're not entitled to UK tax allowances. Tick box F5 to claim repayment of any UK tax taken off in excess of your liability to tax in the UK.

G Payment details and authority

G1 Payment to a nominee

You should only fill in part G1 if you want HMRC to make any repayment to a nominee on your behalf. We'll send the repayment by post direct to your nominee's address so you'll need to give the full postal address and other details asked for on the form.

G2 Payment made to you at another address

If you want HMRC to send the repayment to you at an address that is not your residential address, give details in part G2. It's sometimes not possible to cash British pound payments overseas.

H Declaration

You must sign form R43(2019) personally on page 4.

You may claim for:

- an unmarried minor (someone under the age of 18)
- an incapacitated person
- someone who has died

Claims should normally be made by:

- a parent or guardian for an unmarried minor
- the person authorised by the courts to look after the affairs of a mentally incapacitated adult
- the executor or administrator of the estate of someone who has died (the claim will relate to income from 6 April up to the date of death only)

Ask HMRC if you're in any doubt about whether you're the right person to make the claim.

Remember that in these guidance notes and in the form, references to 'you' and 'your' may equally apply to the person for whom you're claiming.

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/government/publications/your-charter

How we use your information

HMRC is a Data Controller under the Data Protection Act 1998. We hold information for the purposes specified in our notification to the Information Commissioner, including the assessment and collection of tax and duties, the payment of benefits and the prevention and detection of crime, and may use this information for any of them.

We may get information about you from others, or we may give information to them. If we do, it will only be as the law permits to:

- check the accuracy of information
- prevent or detect crime
- protect public funds

We may check information we receive about you with what's already in our records. This can include information provided by you, as well as by others, such as other government departments or agencies and overseas tax and customs authorities. We will not give information to anyone outside HMRC unless the law permits us to do so.