



About these notes

These notes are to help you fill in your form 575(T), 'Notice of transfer of surplus Income Tax allowances for the last tax year'.

You can transfer any surplus Married Couple's Allowance and Blind Person's Allowance to your spouse or civil partner. The form 575(T) is your notice to transfer the surplus allowances.

You can only transfer surplus allowances to your spouse or civil partner if you're married or formed a civil partnership and are living together at some time during the last tax year.

The amount of surplus allowances you can transfer depends on your income and tax allowances.

If you give us notice to transfer we may have to tell your spouse or civil partner how your taxable income is made up.

If your income increases, we'll normally take away the transferred allowances from your spouse or your civil partner.

Married Couple's Allowance

Married Couple's Allowance may be claimed if either you, or your spouse or civil partner were born before 6 April 1935, and:

- you're a married man or woman who married before 5 December 2005
- you're a married man, a married woman or a civil partner who married or formed a civil partnership on or after 5 December 2005 and you were living with your spouse or civil partner for all or part of the tax year you're claiming the allowance for

The rule about living together also applies where you're considering transfer of surplus allowances.

You can still be regarded as 'living together' even if you were not living together under the same roof, as long as you're still married or within a civil partnership, and neither of you intends to make the separation permanent.

Blind Person's Allowance

You can claim this allowance in England and Wales if you're registered blind with a local authority and send:

- the name of the local authority
- the date you were registered
- a copy of your certificate that says you are blind or severely sight impaired (or similar document from your doctor)

You can claim from the first year you're registered and also for the previous year if you have evidence - usually the ophthalmologist's certificate.

In Scotland and Northern Ireland, there's no requirement to be on a register. Instead, send confirmation that you cannot do work for which eyesight is essential.

Send evidence/confirmation to:

HM Revenue and Customs
Pay As You Earn and Self Assessment
BX9 1AS
United Kingdom

No allowance is due if you're partially sighted. If your spouse or civil partner is also registered you can each claim an allowance. If you cannot use all of your allowance yourself, you can transfer the surplus to your spouse or civil partner, even if they're not blind.

Filling in the 'Statement of income and deductions' details on form 575(T)

Wages or salary from employment

Enter the wages or salary received for the year if you worked for an employer full-time or part-time. Please give your earnings before tax.

If you worked for more than one employer in the year, give your total earnings from all employments and enter the name and address of the last employer.

A separate box is provided for you to enter any other casual earnings for the year.

Income from self-employment

If you had any income from self-employment, enter the amount of your profit. If you were in partnership, enter details for your share in the partnership only.

State pensions

Enter the amounts of any taxable state pensions you were entitled to in the year. For example:

- basic State Pension
- state earnings-related pension (SERPS)
- graduated pension and age addition if you're over 80

State benefits

If you received Jobseeker's Allowance or Income Support for a period of unemployment, short-term working, lay-off or strike, enter the total amount received during the year and the type of benefit received. Your Jobcentre Plus office will tell you how much of it is taxable.

If you received Taxable Incapacity Benefit enter the total amount you were entitled to in the year. But do not include Incapacity Benefit that the Jobcentre Plus office has told you is not taxable. For example:

- Incapacity Benefit paid for the first 28 weeks of incapacity
- if you were entitled to Invalidity Benefit before 13 April 1995 and have not had a break in your claim

If you received Employment and Support Allowance enter the total taxable amount you were entitled to in the year.

Other pensions

Enter the full amount of any pension you were entitled to for the year from a former employer.

Also include pensions from:

- a personal pension plan or retirement annuity contract
- a pension for injuries at work or work-related illness
- abroad
- payments you've received under the Pension Flexibility rules

You'll find the information you need on your form P60, which your pension payer should give you after the end of each tax year, or on any other certificate of pension paid and tax deducted.

Do not enter any pension payable to your spouse or civil partner.

Interest

If you have savings in joint names, you must only enter your share of the income.

You need to include:

- interest from National Savings and Investments (NS&I) products, which include
 - Easy Access Savings Accounts
 - Investment Accounts
 - Income Bonds
- untaxed foreign interest received, up to £2,000
- gross interest received from government securities (gilts) and private loans

You do not need to include:

- interest from NS&I Savings Certificates
 - interest and bonuses from ISAs
- as these are not taxable.

Dividends from shares in UK companies and income from unit trusts

Do not include income from investments held in PEPs or ISAs as this is not taxable.

Income from furnished rooms or letting property

Enter the total amount of income received from all lettings of land and property, minus the total of expenses claimed. If you receive income from letting furnished rooms in your only or main residence, the first £4,250 of gross rent may be exempt from tax. If so, you should exclude that rent and any related expenditure from the total income figure.

Any other taxable income

Enter the amount of any other income received that you have not entered elsewhere on the form. Also, enter the name of the payer in the description box. If there's more than one payer, please give details on a separate sheet of paper and attach it to the form.

Enter the details of any payments you make for which you are able to claim tax relief. For example:

- Gift Aid donations and gifts of qualifying investments to charity
- legally binding maintenance payments where one or both parties to the marriage or civil partnership was born before 6 April 1935
- expenses in employment

More help

If you need more help or are having difficulty completing this form, go to www.gov.uk/contact-hmrc

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/hmrc-charter