



HM Revenue  
& Customs

# UK Switzerland Tax Cooperation Agreement

## Making a disclosure

**This pack contains the guidance and forms you need to make a Disclosure relating to the UK Switzerland Tax Cooperation Agreement**

For further information phone:

**03000 562048**

Lines are open 8.30am to 4.30pm (UK Local time)  
Monday to Friday

# About the UK Swiss Tax Cooperation Agreement and your Disclosure

---

## Background

We wrote to you previously because we had received details of your beneficial interest in Swiss assets or investments. This was because, under the terms of the above agreement, you opted to agree to the release of this information rather than have a one-off charge applied to those amounts.

We asked you to complete one of three certificates.

We needed to be satisfied that you had no additional UK liabilities outstanding in relation to these assets or investments, or that you would now take action to quantify and pay any outstanding amount of UK tax that you owe, together with any associated interest and penalties which may be due.

You returned to us either Section C1 or Section C2 of Certificate C, indicating that you had outstanding UK tax liabilities to disclose to HMRC, but did not want to use the Liechtenstein Disclosure Facility to do this.

You or your adviser have then requested this pack in order to help you make your disclosure.

It should be noted that this is not a Disclosure Facility and therefore there are no preferential disclosure terms. We will charge tax, interest and penalties under the normal provisions of the legislation.

---

## What do I disclose?

You are required to disclose all omissions, both offshore and UK based. The disclosures will be subject to time limits, tax, interest and penalties.

Whilst it is not possible to detail all pertinent legislation in this guidance, Sections 34 & 36 Taxes Management Act 1970 governs personal taxes and Paragraph 46 Schedule 18 of Finance Act 1998 applies to Corporation Tax. It should also be noted that the 2008 and 2009 Finance Acts introduced a number of changes to assessment time limits and also to the behaviours which affect these. All relevant legislation is available at [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

Please consult your tax adviser or contact the helpdesk for help or clarification.

---

## Could I be criminally investigated by HMRC in relation to my UK Swiss Disclosure?

Making a disclosure does not provide automatic immunity from prosecution and we retain sole discretion to apply the published criminal investigation policy in appropriate cases.

However, we are extremely unlikely to start a criminal investigation for a tax-related offence if you make a full and accurate disclosure to us and the source of the funds is not from 'criminal activity'. For further information please see our criminal investigation policy at

[www.hmrc.gov.uk/prosecutions/crim-inv-policy.htm](http://www.hmrc.gov.uk/prosecutions/crim-inv-policy.htm)

---

## What is my liability on these omissions?

### Non-Domiciled individuals

If you are not domiciled in the UK, you might not have anything to disclose.

Please read the following if you are not of UK domicile. Does the following apply to you for a tax year:

- You are not domiciled in the UK for that tax year or are not ordinarily resident in the UK (not ordinarily resident cease to apply from 6 April 2013) for that tax year. More information on your domicile and residency status can be found here [www.hmrc.gov.uk/cnr/hmrc6.pdf](http://www.hmrc.gov.uk/cnr/hmrc6.pdf) - for rules up to 5 April 2013 [www.hmrc.gov.uk/cnr/rdr1.pdf](http://www.hmrc.gov.uk/cnr/rdr1.pdf) - for rules from 6 April 2013 and
- You do not presently fill in a Self-Assessment tax return and
- You were resident in the UK in that tax year and
- Your un-remitted foreign income and foreign chargeable gains in that tax year was less than £2,000.

For all the tax years that you answered yes to the all above questions then even though you may have had a small amount of overseas income which you have not brought to the UK, then you do not have any UK tax to pay on that overseas income.

If you think that this applies to you, then please state your reasons for this at STCA20.

If you are in anyway unsure about whether or not this might apply to you then please seek professional advice.

### Tax

All liability to UK tax, duties etc. for each successive tax year or year of assessment where relevant, will be subject to tax in accordance with existing legislation and tax rates.

### Interest

Interest is chargeable on the full amount of tax payable in accordance with UK law.

### Penalties

Penalties are chargeable in accordance with the provisions contained in the Taxes Management Act 1970 and Schedule 24 FA 2007 (potentially 100% of the tax lost but subject to reduction for

positive taxpayer behaviours). As this penalty is not fixed it is envisaged that discussion will take place with us following receipt of your disclosure on the level of penalty (if any) applying in each case. You are therefore not expected to calculate a penalty with your disclosure.

The level of penalty applicable will depend on factors such as where the Swiss Investment came from and why the income and or/gains from the asset has not been disclosed to us before.

Please refer to the relevant factsheets for more information. Go to [www.hmrc.gov.uk/compliance/factsheets.htm](http://www.hmrc.gov.uk/compliance/factsheets.htm)

# How to calculate what you owe

---

## Step-by-step instructions

You will need to gather together all relevant information and records that are in your power and possession to enable you to establish the nature and quantity of the sums which you are to disclose. This could be complicated and you may want to seek independent professional advice. Whatever route you choose we recommend that you begin this procedure as soon as possible.

Please bear in mind that the disclosure should include all liabilities, not just those arising in relation to offshore assets.

Whilst you are preparing your disclosure you should continue to submit your annual returns, if applicable, by the statutory filing date. Do not delay the submission of your returns pending the completion of your disclosure. You will not be charged a penalty on the basis of provisional figures within your return provided the disclosure accurately reflects the full extent of your liability.

You do not need to amend previously submitted returns if you are making a disclosure, but if you do then please provide your amended returns with your disclosure.

The accompanying disclosure forms may assist you with the step-by-step instructions, but you should ensure that your disclosure is complete by providing any additional information that is relevant. Please use the disclosure forms relevant to your disclosure.

All calculations must be in pounds sterling. Exchange rates can be found at [www.hmrc.gov.uk/exrate/index.htm](http://www.hmrc.gov.uk/exrate/index.htm)

### Step 1. Establish undeclared income

Establish undeclared income, profits or gains, sums subject to Inheritance Tax, VAT, and so on. The disclosure must cover the last 20 UK tax years, or all of the years where there are undisclosed liabilities if this is less than 20 years. We appreciate that this may be an onerous task, so you are permitted to use estimated figures where you do not know the actual tax liability, but you will need to supply suitable evidence to support the estimates.

### Step 2. Calculation of additional liabilities

We cannot provide individual advice on calculating how much you should pay, but we

have included some instructions and a generic tax calculation for Income Tax at STCA-A and for Capital Gains Tax at STCA-C. We have also included some tax tables for ease of reference. These can be found at STCA-E. Further information about tax rates, rate bands and thresholds can be found at [www.hmrc.gov.uk/rates/menu.htm](http://www.hmrc.gov.uk/rates/menu.htm)

**If you are anyway unsure about how to calculate any additional liabilities then please seek professional advice.**

### Step 3. Interest

Interest should be properly payable in accordance with UK law. Calculate the interest that is charged for late payment of tax and other duties for all years for which there is undisclosed liability.

Interest runs from the date when the tax should have been paid until the date of payment, for all years involved. Interest must take account of any increased liabilities on the payment on account that should have been made for subsequent years.

These rates vary over time to reflect commercial rates. For more details go to [www.hmrc.gov.uk/rates/index.htm](http://www.hmrc.gov.uk/rates/index.htm)

If you would like us to calculate the interest for you, you will need to supply details of the tax liability, split between Income Tax, Corporation Tax, Capital gains Tax, VAT, Inheritance Tax, National Insurance Contributions and any other tax or duty. We need this information because there are different due dates for different taxes.

### Step 4. Penalty

Due to the fact that the amount of potential penalty is not fixed, we will discuss your disclosure with you to ascertain the correct level of penalty in each case and will be subject to normal interpretation of the penalty legislation. **You do not have to calculate any penalty due now.**

It will help if you would provide in your disclosure on the Additional Information page:

1. An explanation of the source of the funds deposited into any previously undisclosed bank account, or
2. An explanation of the source of funds used for any previously undisclosed investments and/or assets and
3. The reasons why the amounts calculated have not been disclosed to us before now.

---

## Letter of Offer

It is a condition of making a disclosure that you make an offer for the full amount of taxes, duties, interest and penalties. However, the Letter of Offer can only be completed when the penalty position has been agreed. Consequently, **you do not need to send in the Letter of Offer until your penalty position has been finalised.** We will ask for your Letter of Offer at the appropriate time. Together with our acceptance letter to you, this creates a contract between us. Please ask your tax adviser or contact the helpdesk if you need help. If you are unable to pay the full amount please refer to the How to Pay information on page 5.

---

## What a disclosure must contain

Your disclosure must contain:

- sufficient detail to show how you arrived at your disclosure and to reconcile your figures with the summary of tax and/or duties
- summaries of tax and/or duties, interest and penalties due.
- details of offshore assets relevant to the disclosure
- bank statements relating to all previously undisclosed bank accounts for the three years to 5 April 2013
- a declaration that the disclosure is correct and complete
- a statement of your assets and liabilities as at the 5 April prior to the date of your disclosure.

We may require you to provide further information if so we will contact you to explain what we need. You do not have to send in a letter of offer with your completed pack for the reasons mentioned above.

---

## Sending your disclosure

Completed disclosure packs must be returned to:

HM Revenue & Customs  
Local Compliance  
Swiss Tax Team  
Compliance Centres S0864  
PO Box 3900  
GLASGOW  
G70 6AA

You will have received details of when your completed disclosure is to be received by in the letter accompanying this pack. If you have difficulties in making your disclosure within this timescale you should contact the helpdesk for advice.

---

## After we receive your disclosure

---

### Acknowledging your disclosure

You will receive an acknowledgement from us within 30 days of receipt of your disclosure.

---

### Considering your disclosure

We will contact you or your tax adviser to clarify any matters which are unclear, and to discuss and finalise the penalty position.

You may also be asked to provide appropriate evidence of your circumstances to satisfy us that your disclosure is complete.

We expect the majority of disclosures to be accepted without an in-depth enquiry. However, if we cannot accept your disclosure we will open an enquiry and write to you for further information or explanations as provided for in existing legislation.

Where the disclosure is found to be incorrect we will normally seek to obtain a revised offer that reflects the adjusted tax and interest. Where appropriate, we may seek an increased penalty to reflect your failure to provide a complete and accurate disclosure.

We can make assessments to collect the tax, interest and penalties we believe to be due.

---

### Acknowledging your disclosure

Following receipt of your offer, either initially or after further enquiries, the Commissioners of HMRC will consider the offer and if they are satisfied with its terms they will issue an acceptance to you which will form a binding contract. In the absence of a negotiated settlement we would take formal action to recover tax, interest and penalties through the issue of assessments and determinations against which you would have the right of appeal.

We may publish the name of deliberate tax defaulters as set out in Budget Notice 63 issued by us on 22 April 2009 for any failure relating to returns for the year April ending 2010 onward.

# How to pay

---

## Payment methods

You can send in a cheque made payable to us with your disclosure, or contact the helpdesk to request a reference to make a payment electronically. A payment on account with your disclosure may reduce the amount of interest you have to pay, but you may also have to make a final payment once the penalty position has been finalised.

We recommend that you make your payment electronically. Paying electronically:

- is safe and secure
- gives you better control over your money
- provides certainty about when your payment will reach us
- avoids postal delays
- may lower your bank charges
- lets you pay at a time convenient to you if you use internet or telephone banking.

---

## Unable to pay the full amount

If, under exceptional circumstances, you cannot pay the full amount within the period specified above, phone the helpdesk immediately.

When you phone make sure you have:

- full information about your assets and liabilities
- your proposals for how you will clear your debt.

This will help us determine how to address this issue.

# General information

---

## Contact details

If you would like more help with the facility please phone us on 03000 562048.

- **0845 600 6407** from within the UK
- Lines are open from 8.30am to 4.30pm (UK local time) Monday to Friday.

You can also get further information by writing to:

HM Revenue & Customs  
Local Compliance  
Swiss Tax Team  
Compliance Centres S0864  
PO Box 3900  
GLASGOW  
G70 6AA

---

## How can I get further assistance

We provide a bespoke service in relation to this disclosure. For any questions about your disclosure, please contact the helpdesk.

---

## Customers with particular needs

We have a range of services for people with disabilities, including guidance in Braille and audio. Most of our forms and guidance are also available in large print.

---

## HMRC's Purpose, Vision and Way

For more information about our service commitment go to [www.hmrc.gov.uk/governance/vision.htm](http://www.hmrc.gov.uk/governance/vision.htm)

---

## Putting things right

If you are not satisfied with our service, please let the person dealing with your affairs know what is wrong. We will work as quickly as possible to put things right and settle your complaint.

If you are still unhappy, ask for your complaint to be referred to the Complaints Manager and ask for factsheet *C/FS Complaints*.

---

## Privacy and confidentiality policy

The full protection of the Human Rights Act will continue to apply to you and we have a strict policy regarding the privacy and confidentiality of our customers' personal information. To see our policy, go to [www.hmrc.gov.uk/about/privacy.htm](http://www.hmrc.gov.uk/about/privacy.htm)

---

## Data Protection Act

HM Revenue & Customs 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 is 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 HM Revenue & Customs unless the law permits us to do so.

For more information go to  
[www.hmrc.gov.uk/leaflets/data-protection.htm](http://www.hmrc.gov.uk/leaflets/data-protection.htm)





Name (please print)

## Content

STCA1	Cover
STCA2	About the DF – What do I disclose?
STCA3	About the DF – What is my liability on these omissions?
STCA4	About the DF – How to calculate what you owe
STCA5	About the DF – Letter of offer
STCA6	About the DF – Payment methods
STCA6	About the DF – General information
STCA7	Checklist (this sheet)

## Forms for completion (only complete the one's relevant to your disclosure)

Forms you have completed and enclosed

STCA8	Income Tax liabilities
STCA9	Capital Gains Tax liabilities
STCA10	Inheritance Tax liabilities
STCA-A	Income Tax calculations instructions
STCA-B	Income Tax calculation worksheet
STCA-C	Capital Gains Tax (CGT) calculation Instructions
STCA-D	Capital Gains Tax (CGT) calculation worksheet
STCA-E	Tax Tables
STCA15	Statement of personal assets
STCA20	Additional information
STCA21	Offer (personal)
STCA22	Certificate of full disclosure



Use this form to report Income Tax.

**1** Name (please print)

Income Tax				
Year ended	Actual tax (A)	Interest (B)	Penalty (HMRC to complete)	Total (HMRC to complete)
5 April 1994				
5 April 1995				
5 April 1996				
5 April 1997				
5 April 1998				
5 April 1999				
5 April 2000				
5 April 2001				
5 April 2002				
5 April 2003				
5 April 2004				
5 April 2005				
5 April 2006				
5 April 2007				
5 April 2008				
5 April 2009				
5 April 2010				
5 April 2011				
5 April 2012				
5 April 2013				
<b>Summary total</b>				<input style="width: 150px; height: 20px;" type="text"/>



Use this form to report Capital Gains Tax

**1** Name (please print)

Round down to the nearest pound. Do not use pence.

Year ended	Actual tax (A)	Interest (B)	Penalty (HMRC to complete)	Total (HMRC to complete)
5 April 1994				
5 April 1995				
5 April 1996				
5 April 1997				
5 April 1998				
5 April 1999				
5 April 2000				
5 April 2001				
5 April 2002				
5 April 2003				
5 April 2004				
5 April 2005				
5 April 2006				
5 April 2007				
5 April 2008				
5 April 2009				
5 April 2010				
5 April 2011				
5 April 2012				
5 April 2013				
			<b>Total (D)</b>	

Summary total (D)



Use this form to report Inheritance Tax.

**1 Name** (please print)

Round down to the nearest pound. Do not use pence.

Year ended	Actual tax (A)	Interest (B)	Penalty (HMRC to complete)	Total (HMRC to complete)
5 April 1994				
5 April 1995				
5 April 1996				
5 April 1997				
5 April 1998				
5 April 1999				
5 April 2000				
5 April 2001				
5 April 2002				
5 April 2003				
5 April 2004				
5 April 2005				
5 April 2006				
5 April 2007				
5 April 2008				
5 April 2009				
5 April 2010				
5 April 2011				
5 April 2012				
5 April 2013				
			<b>Total (D)</b>	

**Summary total (D)**





# Income Tax calculation instructions

Please note - these instructions are a rough guide only. Each individual's circumstances will be different therefore only rough guidance can be given. If you are in any doubt over what/how to disclose then please seek professional advice to help you make your disclosure.

The following are suggested instructions to help you calculate any additional Income Tax liabilities.

## For the years where you have additional liabilities only:

- Fill in Income returned/HMRC aware of column A. These details can be found on your Self Assessment returns, P60s for employment/pension income, interest and dividend certificates. Apply any deductions that are applicable, but do not apply to your Personal Allowance
- The Personal Allowance (PA) for the year in question can be found at column B. Please note that this may be restricted from tax year ended 5 April 2011 onwards. Your PA reduces where your income is over £100,000 by £1 for every £2 of income above the £100,000 limit.
- If you are over 65 in a tax year, you may be able to claim an Age Related Personal Allowance. This applies every year till you are 75 when the Age Related Allowance increases. Please be aware that the Age Related Allowance may be restricted to the Personal Allowance level when your income is over a certain limit. Please see the tax tables for further information.
- Once you've established how much PA you are due (Age related or otherwise) please enter it in column C
- Calculate your known income by subtracting the A from C
- Refer to the tax tables to ascertain what rate bands you have left. Rate bands may be affected by any pension contributions and gift aid payments you make. Please seek professional advice if you are unsure if, or how, this applies to your circumstances
- Insert your undisclosed income in column D
- Apply unused PA and unused rate bands to the amount in column D, to give the tax due in column E.

# Income Tax calculation worksheet

Tax year ended	Income returned/HMRC aware of (A)	Personal Allowance (B)	Did you have your 65th birthday in the year?	Did you have your 75th birthday in the year?	Total Allowances (C)	Income subject to tax	Check what rate bands you have left	Undisclosed income (D)	Tax at (insert rate)	Tax due (E)
5 April 1994		£3445								
5 April 1995		£3445								
5 April 1996		£3525								
5 April 1997		£3765								
5 April 1998		£4045								
5 April 1999		£4195								
5 April 2000		£4335								
5 April 2001		£4385								
5 April 2002		£4535								
5 April 2003		£4615								
5 April 2004		£4615								
5 April 2005		£4745								
5 April 2006		£4895								
5 April 2007		£5035								
5 April 2008		£5225								
5 April 2009		£6035								
5 April 2010		£6475								
5 April 2011		£6475								
5 April 2012		£7475								
5 April 2013		£8105								

# Capital Gains Tax (CGT) calculation Instructions

Please note - these instructions are a rough guide only. Each individual's circumstances will be different therefore only rough guidance can be given. If you are in any doubt over what/how to disclose then please seek professional advice to help you make your disclosure.

The following are suggested instructions to help you calculate any additional Capital Gains Tax liabilities.

**For the years where you have additional liabilities only:**

- Insert the net gains returned in the year in column A. These details can be found on your Tax Return for this year. The net gains are the Gains in the year, minus losses of the year, minus any losses brought forward utilised in the year
- Insert your additional undisclosed gains in column C
- Insert any unused capital losses brought forward in column D
- Calculate any unused Annual Exempt Allowance (AEA) by subtracting amount in column B from amount in column A
- Calculate your additional taxable gains;  $F = C - D - E$  and insert in column F. If this is a minus figure then the additional tax in the year is nil
- Refer to the tax tables to ascertain what tax rate is applicable and insert the figure in column G
- Apply tax rate (G) to additional gains (F) to give tax to pay (H).

# CGT calculation spreadsheet

Tax year ended	Net gains in year returned (A)	Annual Exempt Amount (AEA) (B)	Additional undisclosed Gains (C)	Unused Capital losses (D)	AEA not used (E)	Taxable Additional Gains (F)	Rate (G)	Tax (H)
5 April 1994		£5800						
5 April 1995		£5800						
5 April 1996		£6000						
5 April 1997		£6300						
5 April 1998		£6500						
5 April 1999		£6800						
5 April 2000		£7100						
5 April 2001		£7200						
5 April 2002		£7500						
5 April 2003		£7700						
5 April 2004		£7900						
5 April 2005		£8200						
5 April 2006		£8500						
5 April 2007		£8800						
5 April 2008		£9200						
5 April 2009		£9600						
5 April 2010		£10100						
5 April 2011		£10100						
5 April 2012		£10600						
5 April 2013		£10600						

# Tax Tables

	5 April 1994	5 April 1995	5 April 1996	5 April 1997	5 April 1998	5 April 1999	5 April 2000	5 April 2001
Personal Allowances 65 - 74	£4200	£4200	£4630	£4910	£5220	£5410	£5720	£5790
Personal Allowances 75+	£4370	£4370	£4800	£5090	£5400	£5600	£5980	£6050
Age allowances withdrawn (to personal allowance levels) by £1 for every £2 of income over	£14200	£14200	£14600	£15200	£15600	£16200	£16800	£17000
<b>Income Tax Bandings</b>								
Lower rate/starting rate	£1 to 2500	£1 to £3000	£1 to 33200	£1 to £3900	£1 to £4100	£1 to £4300	£1 to £1500	£1 to £1520
Basic rate	£2501 to £23700	£3001 to £23700	£3201 to £24300	£3901 to £25500	£4101 to £26100	£4301 to £27100	£1501 to £28000	£1521 to £28400
Higher rate	over £23700	over £23700	over £24300	over £25500	over £26100	over £27100	over £2800	over £28400
Additional rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Income Tax rates</b>								
Lower rate/starting rate	20	20	20	20	20	20	10	10
Basic rate	25	25	25	24	23	23	23	22
Higher rate	40	40	40	40	40	40	40	40
Additional rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Capital Gains Tax rates</b>	Income Tax Rates	Income Tax Rates	Income Tax Rates	Income Tax Rates	Income Tax Rates	Income Tax Rates	Income Tax Rates	Income Tax Rates

# Tax Tables continued

	5 April 2002	5 April 2003	5 April 2004	5 April 2005	5 April 2006	5 April 2007	5 April 2008	5 April 2009
Personal Allowances 65 - 74	£5990	£6100	£6610	£6830	£7090	£7280	£7550	£9030
Personal Allowances 75+	£6260	£6370	£6720	£6950	£7220	£7420	£7690	£9180
Age allowances withdrawn (to personal allowance levels) by £1 for every £2 of income over	£17600	£17900	£18300	£18900	£19500	£20100	£20900	£21800
<b>Income Tax Bandings</b>								
Lower rate/starting rate	£1 to £1880	£1 to £1920	£1 to £1960	£1 to £2020	£1 to £2090	£1 to £2150	£1 to £2230	N/A
Basic rate	£1881 to £29400	£1921 to £29900	£1961 to £30500	£2021 to £31400	£2091 to £32400	£2151 to £33300	£2231 to £34600	£1 to £34800
Higher rate	over £29400	over £29900	over £30500	over £31400	over £32400	over £33300	over £34600	over £34800
Additional rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Income Tax rates</b>								
Lower rate/starting rate	10%	10%	10%	10%	10%	10%	10%	N/A
Basic rate	22%	22%	22%	22%	22%	22%	22%	20%
Higher rate	40%	40%	40%	40%	40%	40%	40%	40%
Additional rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Capital Gains Tax rates</b>	Income Tax Rates	Income Tax Rates	Income Tax Rates	Income Tax Rates	Income Tax Rates	Income Tax Rates	Income Tax Rates	18%

## Tax Tables - continued

	5 April 2010	5 April 2011	5 April 2012	5 April 2013
Personal Allowances 65 - 74	£9490	£9490	£9940	£10500
Personal Allowances 75+	£9640	£9640	£10090	£10660
Age allowances withdrawn (to personal allowance levels) by £1 for every £2 of income over	£22900	£22900	£24000	£25400
<b>Income Tax Bandings</b>				
Lower rate/starting rate	N/A	N/A	N/A	N/A
Basic rate	£1 to £37400	£1 to £37400	£1 to £35000	£1 to £34370
Higher rate	over £37400	over £37400	over £35000	over £34370
Additional rate	N/A	over £150000	over £150000	over £150000
<b>Income Tax rates</b>				
Lower rate/starting rate	N/A	N/A	N/A	N/A
Basic rate	20%	20%	20%	20%
Higher rate	40%	40%	40%	40%
Additional rate	N/A	50%	50%	50%
<b>Capital Gains Tax rates</b>	18%	18%/28%	18%/28%	18%/28%





Name:

┌

└

## When to use this form

You can use this form if we ask you to give us a statement of your assets, liabilities and business interests. If you would prefer to prepare your own statement rather than use this form, you may do so, but you must certify that it is a complete and accurate statement.

**If you have assets or liabilities of a kind not listed on the form, you should specify these under 'other' assets and liabilities.**

## How to use this form

Please give a brief description of the assets, for example, address of property, name, branch and number of bank account, type of vehicle, number of stocks and shares held, and so on. If there is insufficient space, you should attach a schedule giving more details. You must also sign and date the schedule.

You should show the balance of each bank or similar account in the section headed 'Assets' starting on page 2. You should also show other assets at cost price, including where appropriate, expenses of acquisition and date of acquisition. In the case of property, you need to show the cost of any subsequent improvements or alterations and the date(s) these were made.

You may show clothing and household furnishings as a collective valuation (please say what basis of valuation is used). Where possessions are insured, you should use the insurance value.

Separate columns are shown for your own assets and those of your minor children, if appropriate. You should include assets held jointly or in common with others in the statement.

The statement should include all assets, wherever in the world they are held, in which you and your children, if appropriate, have a beneficial interest, even if they are held by a trustee, nominee or in another name.

You should show the amount outstanding in the section headed 'Liabilities' on page 4.

**False statements can result in prosecution.**

## How we use your information

HM Revenue & Customs 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 is 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 HM Revenue & Customs unless the law permits us to do so.

For more information go to [hmrc.gov.uk/leaflets/data-protection.htm](https://www.hmrc.gov.uk/leaflets/data-protection.htm)

## Important – please complete the date below

This is a statement of my personal assets, liabilities and business interest at

DD MM YYYY

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

## Assets

Financial holdings	Self	Minor children
<b>Cash</b> <i>(including in hand, house, safe deposit, gold coins, and so on)</i>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Bank accounts</b> <i>(including deposit receipts, ISAs, and so)</i> <i>Please give the name of the bank(s) and account number(s)</i>		
Bank name		
Account number	£ <input type="text"/>	£ <input type="text"/>
Bank name		
Account number	£ <input type="text"/>	£ <input type="text"/>
<b>Building Society accounts</b> <i>(including ISAs, and so on)</i> <i>Please give the name of the society and account number(s)</i>		
Society name		
Account number	£ <input type="text"/>	£ <input type="text"/>
Society name		
Account number	£ <input type="text"/>	£ <input type="text"/>
<b>Other accounts</b> <i>(including stockbrokers and solicitors)</i>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Debt owed to me</b> <i>(including money held by my spouse on my behalf)</i>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Other bonds, deposits and loans</b> <i>(including Local Authority loans and Friendly Society deposits)</i>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Government securities</b> <i>(including National Savings certificates and Bonds, and so on)</i>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Financial holdings <i>continued</i>	Self	Minor children
<b>Any other investment vehicles</b> <i>(including ISAs, and so on)</i>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Stocks and shares</b>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Life assurance policies</b> <i>(including single premium policies, pension plans, and so on)</i> <i>Please give the policy number(s)</i>		
Policy name		
Policy number	£ <input type="text"/>	£ <input type="text"/>
Policy name		
Policy number	£ <input type="text"/>	£ <input type="text"/>

Land and buildings	Self	Minor children
<b>Residence address</b>		
Address		
<input type="text"/>		
<input type="text"/>		
Postcode	£ <input type="text"/>	£ <input type="text"/>
<b>Other property or land</b> <i>(including holiday timeshares, and so on)</i>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Moveable property	Self	Minor children
<b>Vehicles</b>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Caravans/boats</b>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Personal goods</b>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Household goods</b>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Investments and collections	Self	Minor children
<b>Art/antiques</b>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Other gold or silver articles or jewellery</b>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Collections and any other investments (including stamps, coins, and so on)</b>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

Other	Self	Minor children
<b>Please specify</b>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

## Liabilities

<b>Building society mortgages</b> <i>Please give the society and roll number(s)</i>		
<input type="text"/>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Other mortgages</b> <i>Please give the name of the lender</i>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Credit card balances</b>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Bank overdrafts and loans</b>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<b>Other (please specify)</b>		
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>
<input type="text"/>	£ <input type="text"/>	£ <input type="text"/>

## Business interests

Name(s) and address(es) of business(es)								
<table border="1"> <tr><td>Name</td></tr> <tr><td>Address</td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td>Postcode</td></tr> </table>	Name	Address			Postcode	<table border="1"> <tr><td>Nature of business</td></tr> <tr><td> </td></tr> </table>	Nature of business	
Name								
Address								
Postcode								
Nature of business								
<table border="1"> <tr><td>Name</td></tr> <tr><td>Address</td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td>Postcode</td></tr> </table>	Name	Address			Postcode	<table border="1"> <tr><td>Nature of business</td></tr> <tr><td> </td></tr> </table>	Nature of business	
Name								
Address								
Postcode								
Nature of business								
<table border="1"> <tr><td>Name</td></tr> <tr><td>Address</td></tr> <tr><td> </td></tr> <tr><td> </td></tr> <tr><td>Postcode</td></tr> </table>	Name	Address			Postcode	<table border="1"> <tr><td>Nature of business</td></tr> <tr><td> </td></tr> </table>	Nature of business	
Name								
Address								
Postcode								
Nature of business								

## Certificate

I have read the notes on page 1 and certify that to the best of my knowledge and belief this is a complete and accurate statement of the personal assets, liabilities and business interests, of myself and my minor children at the date shown on page 2.

**Signature**

--

**Date DD MM YYYY**

--	--	--	--	--	--	--	--



1 **Name** (please print)

Please use this space to include any other information you think may be relevant to your disclosure





Complete this form if you are making a personal disclosure in respect of your own affairs.

Only send this form in when the penalty position relating to the disclosure has been agreed with HMRC.

### To the Commissioners for Her Majesty's Revenue & Customs

The taxes, duties, National Insurance contributions and other liabilities on the statements attached are unpaid, wholly or in part, because of my failure to meet all my obligations under the relevant Acts and Regulations.

On the basis that no proceedings are taken against me for those liabilities or for the penalties, surcharge and interest on them:

I .....

*(please print full name)*

of .....

.....

.....

.....

*(please print full postal address)*

offer the sum of £ .....

If the sum has not been paid within 30 days of the date below, interest at the rate which applies for Section 86 Taxes Management Act 1970 and which may be varied from time to time will also be payable on any unpaid balance from that day. This interest will be payable without deduction of tax, and shall not be claimed or allowed as a deduction in computing any income, profits or losses for any tax purposes.

Signed ..... Date .....



1	Name (please print)
<input style="width: 100%;" type="text"/>	

**To: HM Revenue & Customs:**

I .....

of .....

.....

.....

.....

.....

have read the statement below.

I certify that for the period from.....to.....I have, to the best of my knowledge and belief, made a complete disclosure to you of all:

- sources of my income and the amount from each source
- facts relevant to my liability to Income Tax, Capital Gains Tax, VAT and all other HMRC liabilities to which I am, or have been liable

Signed ..... Date .....

**TAX OFFENCES  
CERTIFICATE OF FULL DISCLOSURE**

Where we find out that you have understated your income, profits or gains or failed to notify your chargeability to tax, or that your VAT returns do not accurately show your VAT liability, we will ask you to certify that you have made a complete disclosure of all the facts about your tax affairs for the period under review.

This will give you the chance to carefully consider the statements you have made to us. If we find at a later date that the statements were materially incorrect, we will take a serious view of the false completion of the certificate and any loss of tax which may have arisen as a result.

Before you complete the certificate above please consider the wording most carefully. If you believe there are any facts relating to your tax affairs or any assets held that you have not given details of, you should tell the HM Revenue & Customs (HMRC) officer who you have been dealing with about these before you sign the certificate. False statements can result in prosecution.

