



About these notes

These notes tell you about the conditions you need to satisfy to apply for deferment of payment of Class 1 National Insurance contributions (NICs). Read these notes before you fill in form CA72A, 'Application for deferment of payment of Class 1 NICs 6 April 2023 to 5 April 2024'.

Introduction

The law states that you must meet all NICs liabilities as an employee in all of your employments.

But, if you've more than one job and expect to pay primary Class 1 NICs on earnings of at least:

- £967 each week or £4,189 each month throughout the whole tax year in one job
- £1,209 each week or £5,237 each month throughout the whole tax year in 2 or more jobs

you can ask to defer paying some of your Class 1 NICs in any other jobs you have, until we can calculate the correct amount of NICs due after the end of the following tax year.

For example

If, in the tax year 2023 to 2024 you:

- have 2 jobs
 - expect to pay Class 1 NICs on earnings of at least the weekly Upper Earnings Limit of £967 or £4,189 monthly, throughout the whole tax year in one of these jobs
- you can ask to defer payment in the other job.

If you do not pay enough Class 1 NICs in your main jobs you may have to pay further NICs for your earnings in your deferred employments.

Important

Even if we allow you Class 1 deferment, you'll still have to pay Class 1 NICs at the additional Class 1 primary percentage rate of 2% on all earnings above the Primary Threshold (PT) (£242 each week or £1,048 each month or equivalent amounts if you're paid at other intervals in each deferred job).

Class 1 NICs

You must pay primary Class 1 NICs if:

- you work as an employee in the UK
- your earnings exceed the PT
- you're 16 or over and under State Pension age (see the following paragraph 'Changes to State Pension age')

Changes to State Pension age

The State Pension age for men and women born after 5 April 1960 will gradually increase to 67 years. This will be phased in between May 2026 and February 2028 for people born between 6 April 1960 and 5 March 1961.

To find out your State Pension age, go to www.gov.uk/calculate-state-pension

State Pension age and deferment

We do not usually allow deferment of Class 1 NICs for the tax year in which you reach State Pension age. If you reach State Pension age during 2023 to 2024 we will not expect you to apply. But we can consider deferment if you can show that by the time you reach State Pension age, you expect to pay maximum Class 1 NICs for the tax year with your main employments.

For example, if you're a director of a company with an annual earnings period you may pay enough Class 1 NICs before State Pension age.

Third party applications

If you want us to deal with a third party, we need signed written consent.

If you want an accountant, advisor or someone to act on your behalf in connection with any matter involving HM Revenue and Customs (HMRC), or if you wish to change your agent details at any time, fill in form 64-8 'Authorising your agent'. Send it with your deferment application (or separately) to us marked 'for the attention of Deferment Services' to the address shown in the section 'How to contact us for help'. This authority overrides any earlier authority submitted to HMRC.

To get a copy of form 64-8, go to GOV.UK and search for form 64-8 'Authorising your agent'.

How to apply

If you satisfy the conditions for deferment of Class 1 National Insurance contributions (NICs), fill in application form CA72A and send it back to us.

For more information, go to GOV.UK and search for 'CA72A'.

When to apply

You should send us your application form as soon as possible before 6 April 2023, but we'll accept it up to 14 February 2024.

If we get your application between 14 February 2024 and 5 April 2024 we'll only consider it with the agreement of your deferred employers.

This is because we may not have enough time to process it, and your employer may not be able to give you a refund before they complete their end-of-year returns.

After you apply

When we get your application form we'll consider it. To help us, we may ask you to send us some payslips.

Too late to apply

If you:

- had 2 or more jobs in a previous tax year
 - did not apply for deferment of Class 1 NICs
 - think you may have overpaid Class 1 NICs in that tax year
- you may be able to get a refund of Class 1 NICs.

If you think you're due a refund, tell us why, by writing to us at:

Personal Tax Operations
North East England
HM Revenue and Customs
BX9 1AN
United Kingdom

If we can allow you to defer

We'll decide and let you know:

- who you'll have to pay Class 1 NICs with (we'll call this your main employers)
- which employers you can defer payment with

We'll send your deferring employers a deferment certificate. This asks them to deduct at the additional Class 1 primary percentage rate of 2% on all earnings above the Primary Threshold during the 2023 to 2024 tax year.

We'll ask them to:

- adjust their records
- give you a refund of any over deduction

We will not give your employers any information about your other jobs.

If we cannot allow you to defer

We'll write to you to tell you why.

After the end of the tax year

We'll look at your National Insurance account to check that you've paid enough Class 1 NICs in your main employments.

If you've not paid enough Class 1 NICs and you owe money, we'll write to ask you for payment.

What happens next year

We'll, if appropriate, invite you to renew your deferment before the start of the next tax year.

Telling us of any changes

You must tell us straightaway, if:

- any job ends or starts
- you move home

If you're employed and self-employed

If you expect to pay primary Class 1 NICs as an employee and Class 2 and/or Class 4 NICs as a self-employed person, then from 6 April 2015 HMRC no longer need customers to apply or re-apply for Class 2 and/or Class 4 deferment.

When you complete your Self Assessment tax return, HMRC will use the information they already hold along with the information you provide in your tax return to let you know about any Class 2 and Class 4 National Insurance you need to pay. Details of the amount to be paid will be shown on your self-assessment calculation.

How to contact us for help

For help and advice:

- go to www.gov.uk/personal-tax/national-insurance
- phone the National Insurance Helpline on 0300 200 3500
- write to us at:
Personal Tax Operations
North East England
HM Revenue and Customs
BX9 1AN
United Kingdom

When you contact us, tell us your full name, National Insurance number and a daytime phone number.

Your rights and obligations

The HMRC 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