

How to pay Self Assessment/Capital Gains Tax

This guide offers a reminder of the payment deadlines when you complete a Self Assessment tax return (including Capital Gains Tax) and tells you about all of the available payment options. You may need to complete a Self Assessment tax return to tell HM Revenue & Customs (HMRC) about your income or gains.

HMRC recommends that you make your Self Assessment payments electronically. HMRC counts all of the payment methods below as electronic apart from payments by post. Paying electronically:

- is safe and secure
- gives you better control over your money
- provides certainty about when your payment will reach HMRC
- avoids postal costs and delays
- may lower your bank charges
- lets you pay at a convenient time if you use Direct Debit, internet/telephone banking, Faster Payments or debit or credit card over the internet

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Self Assessment payment deadlines

The payment deadlines are the same for both paper and online tax returns.

31 January

You must pay the balance of any tax you owe by 31 January following the end of the tax year. This is also the date when you may have to pay one of two 'payments on account' towards your next tax bill.

31 July

This is the date when you may have to pay the second payment on account' towards your next tax bill.

If you don't pay any tax you owe for the previous tax year on time you may be charged interest. The longer you delay, the more you'll have to pay. So it's important to pay the tax as soon as you can.

[More about Interest and penalties if you don't pay your tax on time](#)

You can check how much tax you owe by logging into HMRC's Online Self Assessment service. You'll be able to see a statement of what you have paid and what you owe or are owed. Or if you've already signed up for the Business Tax Dashboard you can also view your liabilities and payments there.

[Welcome to Online Services page](#)

[Read more about HMRC's Business Tax Dashboard](#)

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Paying Self Assessment by Budget Payment Plan

Budget Payment Plans are only available to Self Assessment customers who are up to date with their payments and who pay by online Direct Debit.

A Budget Payment Plan allows you to make regular payments towards the amount you should pay by 31 January/31 July. The plan is flexible and allows you to:

- decide the amount you want to pay each week or month
- change the regular payment amount
- stop making payments for a period of up to six months
- cancel payments at any time.

[Find out more about Budget Payment Plans](#)

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Paying Self Assessment by Direct Debit

If you are registered for Self Assessment Online you can set up a Direct Debit for HMRC to collect a single payment on 31 January and on 31 July. If you are up to date with your Self Assessment payments you can also set up monthly or weekly payments towards any future tax due using the Budget Payment Plan option.

[Find out how to pay by Direct Debit now](#)

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Paying Self Assessment by debit or credit card over the internet: BillPay

If you have a debit or credit card issued by a UK card issuer, you can pay your Self Assessment tax over the internet using the BillPay service provided by Santander Corporate Banking (previously Alliance & Leicester Commercial Bank).

If you wish to pay by credit card a non-refundable transaction fee of 1.4 per cent will be added to the charge. Any charge of less than £0.01 will be rounded up to a penny.

HMRC does not accept American Express or Diners Club cards.

A BillPay payment takes three bank working days to reach HMRC. Bank working days are Monday to Friday excluding Bank holidays.

Information you'll need

To make a payment you will need your:

- Debit or credit card details.
- Self Assessment reference number, also referred to as your Unique Taxpayer Reference (UTR). This is shown on the payslip HMRC sends you and is located in the reference box. The reference number is made up of ten digits followed by the letter 'K' - for example 1234567890K - **this reference is only an example and should not be used to make a payment.**

The BillPay service is a Santander Corporate Banking (previously Alliance & Leicester Commercial Bank) product. HMRC will liaise with the supplier in the unlikely event that there are difficulties with access or service availability.

[Check your Self Assessment reference using HMRC's reference checker](#)

[Further information on making a debit or credit card payment \(Opens new window\)](#)

[Make a payment or register on the BillPay service \(Opens new window\)](#)

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Paying Self Assessment by internet or telephone banking, Faster Payments or CHAPS

You can use your bank or building society services to pay by:

Internet banking - select 'HM Revenue & Customs' from your bank/building society's beneficiary list (sometimes called a 'payee list') or use HMRC's bank account details to set up a manual instruction. You also need to enter your Self Assessment reference and the payment amount.

When using your bank or building society's beneficiary list, please ensure you take care in selecting the correct HMRC entry for the payment you want to make.

Telephone banking - phone your bank/building society and give them HMRC's bank account details, your Self Assessment reference and the amount to pay.

Faster Payments - this is a service that has been introduced by the banking industry for sending payments initiated by internet or telephone banking on the same or next day, providing the value of the payment does not exceed the value limit set by the sending bank.

Before making a payment you should contact your bank or building society to confirm the services available to you, any daily value limits and the latest cut off times for making a payment.

[More about the Faster Payments Service](#)

[Information about Faster Payment limits \(Opens new window\)](#)

CHAPS - this enables you to tell your bank to make a payment that will reach HMRC on the same day provided you initiate the payment within the time specified by your bank (usually between 9.00 am and 3.00 pm). CHAPS payments are more expensive than other payment methods but may be of benefit if you are making very large payments.

Setting up and making payments

To pay your Self Assessment using any of the above payment methods you'll need to set up the payment details with your bank. You'll need to supply them with:

- HMRC's bank account details
- your Self Assessment reference number

When making a payment to HMRC please make sure you always use the correct bank account details and reference number. And that your bank has confirmed that your payment has been made successfully.

If you make a mistake with the sort code or account number there may be a delay before your record is credited or your payment may not be received at all. That could mean you are charged a penalty, interest or surcharge for late payment.

When paying by internet or telephone banking, Faster Payments or CHAPS you should only use the bank account details shown below and not the account number shown on the front of your HMRC payslip as this sort code is only for payments made by bank giro or at a Post Office. Please refer to the back of your payment reminder to check which of the Accounts Offices below is relevant for you. If you have not received a payment reminder and are unsure which Accounts Office details you should use please use the Cumbernauld details.

Accounts office	Sort code	Account number	Account name
Cumbernauld	083210	12001039	HMRC Cumbernauld
Shipley	083210	12001020	HMRC Shipley

If your bank asks for the address of the bank to which payment is being made please use

Citi
Citigroup Centre
Canada Square
Canary Wharf
London
E14 5LB

Your Self Assessment reference number

When making your Self Assessment payment you will need your Self Assessment reference number, also referred to as your UTR. This is shown on the payslip HMRC sends you and is

located in the reference box. The reference number is made up of ten digits followed by the letter 'K', for example 1234567890K - **this reference is only an example and should not be used to make a payment.**

It is important that you show the reference with no gaps between the characters otherwise it could lead to delays in updating your record.

[You can check the number using HMRC's online checker tool](#)

Multiple or composite payments by CHAPS

When paying by CHAPS, HMRC recommends that you make separate payment for each Self Assessment reference number.

However if you think you would like to make a single payment to cover a number of Self Assessment references (called a 'multiple' or 'composite' payment) please contact the HMRC Accounts Office you normally deal with. They will then get back to you with further guidance.

Note: Please do not use these links to ask for advice on anything other than CHAPS payments, as HMRC will not be able to respond.

[Contact HMRC's Cumbernauld Accounts Office](#)

[Contact HMRC's Shipley Accounts Office](#)

Remember, if you're late submitting your return or payment, you may be charged a penalty. Interest may also be charged.

[More about Self Assessment payment deadlines and interest charges](#)

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Paying Self Assessment by Bank Giro

If your bank or building society offers the Bank Giro service you can make a Self Assessment payment at your own bank branch by cheque or cash. HMRC treats any payment made by Bank Giro as electronic.

If paying this way:

- take your HMRC payslip to your own bank branch (other banks may refuse to accept it or may charge you for this service)
- make your cheque payable to 'HM Revenue & Customs only' and write your Self Assessment reference number after 'HM Revenue & Customs only'

To allow for possible delays in bank processing (for which HMRC is not responsible) please allow at least three bank working days for your payment to reach them. Bank working days are Monday to Friday excluding bank holidays.

When paying by Bank Giro please only use an official HMRC payslip. HMRC payslips contain the correct HMRC bank account information and ensures payment reaches your account on time.

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Paying Self Assessment at the Post Office

You can make a Self Assessment payment at the Post Office by cheque, cash or debit card without charge. HMRC treats any payment made at the Post Office as electronic.

If paying this way:

- take your HMRC payslip with you (otherwise you will be charged for using this service)
- make cheques payable to 'Post Office Ltd'

To allow for possible delays in bank processing (for which HMRC is not responsible) please allow at least three bank working days for your payment to reach them. Bank working days are Monday to Friday excluding bank holidays.

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Paying Self Assessment by post

HMRC highly recommends that you make your Self Assessment payments electronically using one of the methods described elsewhere in this guide.

Electronic payments are generally more efficient and secure, provided you use an accurate reference number.

However if paying by post please:

- make your cheque payable to 'HM Revenue & Customs only' and write your Self Assessment reference number after 'HM Revenue & Customs only'
- detach the payslip and send it with your cheque to HMRC using the pre-addressed envelope sent to you or the appropriate address below
- don't fold the payslip or cheque and don't fasten them with paper clips or staples or in any other manner

To allow for possible postal delays (for which HMRC is not responsible) please allow at least three working days for your payment to reach them.

If you are sending a payment to HMRC and do not have a pre-addressed HMRC envelope please send your payment to:

HM Revenue & Customs
Bradford
BD98 1YY

Postdated cheques

HMRC will only accept a postdated cheque in the following circumstances:

- before your tax is due - where the cheque is for the full amount and it arrives by and is dated on or before the due date
- after your tax is due - where you have a prior arrangement with your HMRC office to settle your liability with post dated cheques

Because of the highly automated operations used for processing postal payments HMRC can only identify a postdated cheque if there is a letter with it.

If you don't send a covering letter HMRC won't recognise that the cheque is postdated and will present it straight away.

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Paying Self Assessment from an overseas bank account

You can pay your Self Assessment electronically from a bank account outside the UK. You should check with the bank how long they take to make a payment.

Providing HMRC bank account details

You'll need to give your bank or building society HMRC's bank account details. Please refer to your Self Assessment Statement to check which Accounts Office is relevant for you. You should check with your bank or building society to see how long it takes to transfer a payment.

Please take care if you need to enter our bank account details. If you make a mistake with the sort code or account number there may be a delay before your record is credited or your payment may not be received at all.

When making a payment from abroad you should not use the account number shown on the front of your HMRC payslip as this sort code is only used for payments made by Bank Giro or at a Post Office. You should provide your bank with HMRC's international bank account details as shown below.

If you have not received your statement and are unsure which Accounts Office details you should use please use the Cumbernauld details.

Payments to HMRC Accounts Office Shipley from abroad

The account name you should use is 'HMRC Shipley'.

Currency	International Bank Account Number (IBAN)	SWIFT Bank Identifier Code (BIC)
Sterling and foreign currencies (including euro)	GB05CITI08321012001020	CITIGB2L

Payments to HMRC Accounts Office Cumbernauld from abroad

The account name you should use is 'HMRC Cumbernauld'.

Currency	International Bank Account Number (IBAN)	SWIFT Bank Identifier Code (BIC)
Sterling and foreign currencies (including euro)	GB74CITI08321012001039	CITIGB2L

Note: Where an **IBAN** is shown you must give this number **as well** as the **SWIFT BIC**.
If your bank asks for the address of the bank to which payment is being made please use
Citi
Citigroup Centre
Canada Square
Canary Wharf
London
E14 5LB

Your Self Assessment reference number

When making your Self Assessment payment you will need your Self Assessment reference number, also referred to as your UTR. This is shown on the payslip HMRC sends you and is located in the reference box. The reference number is made up of ten digits followed by the letter 'K', for example 1234567890K - **this reference is only an example and should not be used to make a payment.**

It is important that you show the reference with no gaps between the characters otherwise it could lead to a delay in updating your account.

[You can check the number using HMRC's online checker tool](#)

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Self Assessment payment receipt requests

In order to minimise costs to all taxpayers HMRC does not automatically issue receipts for payments.

You can confirm payment has reached your account using the Self Assessment online service. All payments will be shown within a few days of receipt by HMRC providing you have supplied an accurate reference number.

However, if you are paying HMRC by post, and want a receipt, you will need to include a letter with your payment asking for one. HMRC cannot identify any instructions written on payslips as they are processed automatically.

What to do if you don't have a payslip

If you pay your Self Assessment electronically you will not need a payslip, unless you pay at a bank or Post Office. HMRC recommends that you make your payments electronically using one of the methods described elsewhere in this guide. Electronic payments are generally more efficient and secure, provided you give HMRC an accurate reference number.

However, if you are paying by post and you don't have access to the computer printed payslip that HMRC sent; you can complete and print off a Self Assessment payment slip instead. This should be sent with your payment to HMRC.

[Go to the Self Assessment payment slip](#)

You should use the contact details described in the **Paying by post** section of this guide.

[Paying by post](#)

More useful links

[Paying the tax you owe through your tax code or by making a voluntary direct payment](#)

[Guidance if you have a problem making a Self Assessment payment](#)

[What to do if you can't pay your Self Assessment tax bill](#)