

Please read the notes on the back of this form. If you are unsure about whether you can receive your interest without tax taken off, ring the **Inland Revenue Helpline on 0845 980 0645**.

Then, if you can receive interest without tax taken off, complete the form and return it to your bank, building society, or local authority. They will arrange for your interest to be paid without tax taken off. You may wish to take a copy for your records, as they will not acknowledge receipt of the form.

**Joint accounts - each of you** must check to see if you can receive your share of the interest without tax taken off and if so complete your own form.

**This form and notes are available in large print (and the notes in audio and Braille).**

Name of bank, building society or local authority	<input type="text"/>		
Branch	<input type="text"/>		Is this a joint account?
Account number(s)	<input type="text"/>	<input type="text"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> <input type="checkbox"/>
Name of saver	Title <input type="text"/>	Initials <input type="text"/>	Surname <input type="text"/>
Permanent address This can include • a retirement home • a long stay hospital • a student term time address • a BFPO address. Do not use a 'care of' or 'PO Box' address.	<input type="text"/> <input type="text"/> <input type="text"/> Postcode <input type="text"/>		
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>		
<b>Savers over 16</b>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Has the saver worked in the UK in the last 3 years?			
If 'yes', enter the saver's National Insurance number	<input type="text"/>	<input type="text"/>	<input type="text"/>

**I declare that**

- the information given above is correct to the best of my knowledge and belief
- I am (or the person named above is) unlikely to have to pay income tax this year
- I will write to the bank, building society or local authority straightaway if my income (or the persons' named above) increases and tax is then due.

Signature \_\_\_\_\_ Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**It is a serious offence to make a false declaration.**

Please tick one box if you are signing the form on behalf of someone else

- as the parent or guardian of a child under 16 ☐ or
- on behalf of someone who is mentally incapacitated ☐ or
- as a person holding power of attorney ☐ or
- as a person appointed by the Dept for Work & Pensions (formerly DSS) to claim and receive benefits on someone's behalf. ☐

The information you have given above will be passed to the Inland Revenue who may check it to see that the scheme is working properly.

## Savings – does tax have to be taken off interest?

For any tax year this depends on

- the income you think you will have, and
- your tax allowances, which give you a tax-free amount.

Read the column on the right if the savings belong to

- someone who does not live here year after year
- a child

### Income

The most common types of income are

- wages
- pensions
- dividends
- state benefits
- interest on savings.

### Allowances for the tax year ending 5 April 2004

You will not have to have tax taken off your interest if you expect that all of your income, before any tax is taken off, will not add up to more than:

Age under 65	£4,615	(about £89 per week)
Age 65 – 74	£6,610	(about £127 per week)
Age 75 or over	£6,720	(about £129 per week).

Some people may have higher allowances. If you are married and you or your spouse was born before 6 April 1935, or you are blind, ask an Inland Revenue office for help.

Any Inland Revenue office will help work out whether you must have tax taken off your interest (see your telephone book under 'Inland Revenue').

If you want to check the amounts for yourself the Inland Revenue has a variety of leaflets to help. See the column on the right, or look at the Taxback website [www.inlandrevenue.gov.uk/taxback](http://www.inlandrevenue.gov.uk/taxback)

**National Insurance number** - look for this on your:

- payslip
- P60
- pension book
- P45.

**If you open another savings account** - you must check again to see if you are likely to have to pay tax. If you are not, fill in another R85.

**If your income goes up and you are receiving your interest without tax taken off** - you must check again to see if you are likely to have to pay tax. If you are, you must tell your bank, building society or local authority with whom you have an account and ask them to start deducting tax from your interest. You may be able to claim back some of the tax.

### If you have any questions

- about income or tax allowances - **contact any Inland Revenue office** (see your telephone book under 'Inland Revenue').
- about whether you can receive your interest without tax taken off - **call the Inland Revenue Helpline 0845 980 0645** (calls to the Helpline are charged at local rates).

### Coming and going from the UK

This form is only for people who usually live in the UK to apply to receive interest without tax taken off. If you do not normally live in the UK, you should ask for form R105 instead. Leaflet IR20 may be helpful. Call the Helpline number below if

- you have come here from abroad, or
- you intend to live abroad permanently, or
- you work abroad.

### Children

#### Under 18 and unmarried

Special rules apply to their savings and investments if

- they are gifts from parent(s), and
- the income from all of the gifts from each parent adds up to more than £100 in a year.

Please ask an Inland Revenue office for booklet IR110 *Bank and building society interest. A guide for savers* or call the Helpline number below.

#### Under 16

Enter the child's name as the 'saver'. A child who is 16 before the next 6 April can sign his or her own form.

Otherwise a parent or guardian must sign the form, even if the account is in another name.

### The following leaflets give more information

IR20 *Residents and non-residents*

IR110 *Bank and building society interest. A guide for savers*

IR121 *Income tax and pensioners*

IR170 *Blind person's allowance*

They are available

- from any Inland Revenue office
- on the Internet at [www.inlandrevenue.gov.uk](http://www.inlandrevenue.gov.uk)

Citizens Advice Bureaux and libraries may also have copies.