

72) TAX RETURNS DEADLINE - The latest in a series of articles by Iain Gregory of Caithness CAB

Liz is currently off on a major Christmas shopping trip and I have, unwisely, been left in charge of house and cats. I trust and hope that things are better than a previous expedition when she and her friend had a slight difficulty due to there being so many packages to load that there was insufficient space left in the car to accommodate said friend. I have been keeping a wary eye on my credit card as well. To make things worse it is time to submit my online Tax Return which invariably results in quite unreasonable demands from HMRC.

This is a good time to remind everyone that if you submit your returns online, then the moment has come for action. There are deadlines to meet and penalties to pay if you miss them. First of all you must have your return submitted by midnight on the 31st of January 2019. If you don't then a nasty letter will appear demanding you pay a penalty of £100 and this is not refundable even if it turns out you do not owe any tax. And it can get considerably worse if you are over three months late, with penalties of £10 per day added on up to a total of £900. And do not even think of running over 6 months late because then the charges will really start to rack up. CCAB have appealed a few penalties and we sometimes win, but not always. If you do get a penalty then please contact us and if we will advise you. And remember that you also need to pay on time – again midnight on 31st January is the deadline - and it is definitely unwise to be late with a payment as HMRC have frightening powers to pursue the debt and they will. One just wishes that such enthusiasm was employed in extracting tax from certain large multi-nationals.....

And there is one other deadline to bear in mind. If you want to pay any tax due through your PAYE Code then you need to have the return in by 30th December 2018. You also need to be eligible for this type of payment and all of these points must apply:-

- you owe less than £3,000 on your tax bill
- you already pay tax through PAYE, for example you're an employee or you get a company pension
- you submitted your paper tax return by 31 October or your online tax return online by 30 December

If you need some help with tax queries then you can phone HMRC Taxes Helpline on 0300 200 3300 or the Self-Assessment Helpline on 0300 200 3310 but expect a long wait. Personally I tend to write to them and get a written reply as this is safer in the event of any debates later on. Whilst CCAB cannot fill in returns for you we can access specialist organisations so if you are having trouble please get in touch. If you are a more mature person then you can contact "TaxHelp For Older People" on 0845 601 3321 or 01308 488066 (Mon-Thurs 9.00am-5.00pm; Fri 9.00am-4.30pm) E-mail: taxvol@taxvol.org.uk Website: www.taxvol.org.uk.