



HM Revenue & Customs

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DR STEPHEN HOULTON
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Your tax code notice

Find out how the government
calculates your tax.
Go to www.gov.uk and search
Personal Tax Account or
download the free HMRC app

28 February 2022

Dear DR S HOULTON

National Insurance number WM 45 89 60 C

This is to tell you your tax code(s) for 6 April 2022 to 5 April 2023

Your tax code is used by your employer(s) and/or pension provider(s) to work out how much Income Tax to collect from your pay or pension. We send them a separate tax code notice.

This tax code should match those shown on any future payslip(s) or pension advice slip(s) you receive.

Please check the information below. If it's right, **you don't need to do anything**.

If you think your tax code is wrong, you can check and let us know of any changes online, go to gov.uk/personal-tax-account

This is how we worked out your tax code(s)

Your tax-free amount		For help	
Personal Allowance	£0	Go to note 1	
Loan Interest	£492	Go to note 2	
Total	£492		
Total tax-free amount	£492		
Your total tax-free amount is used as follows		Tax Code	For help
NHS PENSIONS PAYMASTER 1836 LTD	£492 of this income is tax-free	49T	Go to note 3
REGISTERED SCHEME ADMINISTRATORS LIMITED	£0 of this income is tax-free	D0	Go to note 4
This totals your tax-free amount	£492		Go to note 5

Improving our tax system

By making automatic adjustments to your tax code, any changes in the tax you pay will be reflected in your income or taxable pay, as soon as your employer(s) and/or pension provider(s) starts to use your new code. More customers should therefore end the year having paid the right amount of tax.

These notes will help you understand how we have worked out your tax code(s)

Note 1	Personal Allowance	This is the standard amount of taxable income most people can have before they start paying Income Tax. If your total income exceeds £100000, your allowance goes down proportionally.
Note 2	Loan Interest	This is the estimated tax relief for interest you pay on a qualifying loan. Let us know if you expect to pay off this loan during the year.
Note 3	Tax Code T	Shows that your tax code will not change until it has been reviewed by us.
Note 4	Tax Code D0	Shows all your income from this job or pension is taxed at the 40% higher rate.
Note 5	Tax-free amount	<p>To create your tax code, we've removed the last digit of your tax-free amount and included a letter. If you have more than one source of income, your tax-free amount may be split across these. We tell your employer(s) or pension provider(s) your tax code but we do not tell them how we worked it out.</p> <p>If your total income and taxable state benefits for the year are more than your tax-free amount then you will pay tax as follows:</p> <ul style="list-style-type: none">• at 20% on the first £37700• at 40% on income between £37701 and £150000• at 45% on anything over £150000

Please keep this tax code notice

You may need it if we send you a P800 Tax Calculation or if you have to complete a Self-Assessment tax return. If you use an agent or a representative to help you with your tax affairs, please share this letter with them.

Your rights and obligations

Your Charter explains what you can expect from us and what we expect from you. For more information go to www.gov.uk/hmrc/your-charter

Most people don't need to respond to this letter. If you do need to contact us

Online

To tell us your current tax code is wrong	www.gov.uk/personal-tax-account
To update your name or your address	www.gov.uk/tell-hmrc-change-of-details
Welsh language	www.gov.uk/government/organisations/hm-revenue-customs/contact/welsh-language-helplines
By telephone	
Calling from within the UK	0300 200 3300
Welsh language	0300 200 1900