



Emily McAlister <emily@retirement.capital>

Re: Income Tax errors

1 message

gavin mccloskey <gavinm@retirement.capital>

9 September 2022 at 17:06

To: Alan Race <alanrace50@gmail.com>

Cc: Emily McAlister <emily@retirement.capital>, Sean McCloskey <sean@retirement.capital>

Alan,

Thank you for your email.

We wish to get this matter resolved for you as soon as possible. We are on your side on this and are doing our level best.

Our calculations have been undertaken in accordance with HMRC requirements. Furthermore, HMRC will not speak with us

on your tax reclaims and I understand that you received no successful outcome from HMRC.

As I have previously stated and also as advised by Sean you were to provide a copy of your tax refund information.

You had also confirmed that you would send this to me on your email recently. As soon as this has been received we will undertake the work on this but we cannot commence this without that information.

We will undertake in conjunction with our accountants the calculations for you to agree. Once you have agreed those figures they will be sent with your consent to HMRC.

I look forward to hearing from you.

Kind regards

Gavin

On Tue, Aug 30, 2022 at 10:25 PM Alan Race <alanrace50@gmail.com> wrote:

Gavin

I will get you details of tax refunds tomorrow.

However I am sure HMRC will have made what they consider the correct calculations on the basis of the information you have provided.

You will note that I consider I have made a contract with you to provide my tax calculations and the appropriate transfer of such tax to HMRC. I am paying you for these services and you have sub contracted to third parties.

The important thing is you get the accurate and correct information to HMRC. I have provided you with what I think are the correct details that should have been provide to HMRC and I now expect you to provide these to HMRC. I am sure that HMRC can then correctly recalculate the tax payable and provide the appropriate refund, this will take into account any previous refunds. Incidentally I think any previous refunds relate to tax years prior to 16/17 and do not impact on the years I have identified the errors in your tax submissions.

Gavin I do not want to take this further but this has to be sorted out now and if I have to I will. I have tried to sort this out with you for 2+ years and there had been no progress whatsoever.

Regards

Thomas Alan Race

On Tue, 30 Aug 2022, 16:03 gavin mccloskey, <gavinm@retirement.capital> wrote:

Alan,

Thank you for your email.

We have been endeavouring to assist on your tax reclamation and as you are aware, the administration of your PAYE was outsourced

and we had relied on external agents, including most recently DNS accountants. The methodology is derived from external software, in particular SAGE and also HMRC tools which uses RTI information reporting which is the standard basis of approach.

I understand your over payment calculations, however can you please confirm all tax repayments you have received from HMRC. These will

need to be taken into account - we can then run further calculations for your final agreement.

Many thanks

Gavin

On Tue, Aug 30, 2022 at 10:12 AM Alan Race <alanrace50@gmail.com> wrote:

Gavin

Around 2 months ago Sean did say he would contact the Accountant and arrange a conference call. I did miss the call and thought it would be rearranged. As yet I have heard no more even though I have rang three times and left messages.

The problems around my tax arise from a number of issues.

1. All problems have been caused by incorrect reporting to HMRC and the incorrect tax then sent to HMRC.
2. Some problems were caused by duplication reporting of drawdowns.
3. In the last two tax years the problems have been caused by the reporting of incorrect gross pay amounts which seemed to be the result of the misuse of the PAYE software.

As an example of 3. above the I give the

following example again from the tax year 20/21. See my P60 for this year

I received net pay of £6000 in the first month of the tax year 20/21. I did not drawdown any other monies in this year.

You used PAYE to charge me £2685 tax which was sent to HMRC.

As a result at end of year you issued a P60 with following details.

Gross pay for year 20/21 £8685.80

Tax paid £2685.80

Tax code 489LM

Any body who knows a little bit about the tax system and can do basic arithmetic knows these end of year numbers are widely incorrect but the PAYE software has assumed that this net amount will continue for the next 11 months.

There has been no entries been made in the PAYE system for the 11 months I did not receive any monies and I would have recived a tax refund for these months thereby reducing the gross pay as the year proceeded. The other issue I have is how does the tax refund get back into my pension.This may have corrected the final year to date P60 totals which should have been approx as follows.

Gross pay £7390

Tax paid £1390

Tax code 489LM

As the tax did not get repaid into my Pension you should put amended reports to HMRC as per the following P60 details

Gross pay £7390

Tax paid £2685.80

Tax code 489LM

I have therefore overpaid tax in 20/21 by approx. £1300. A similar mistake was made in 21/22 and as yet the refunds have not been made by HMRC.

These errors along with huge reporting errors made 16/17, 17/18, 18/19, and 19/20 could have cost me around £10000 in overpaid tax. I cannot see how I get this money back into my Pension account.

This has to be sorted now..It has taken over 2 years since I first complained and I am not prepared to wait any longer.

Thomas Alan Race

On Sat, 27 Aug 2022, 12:38 gavin mccloskey, <gavinm@retirement.capital> wrote:

Hi Alan,

Unfortunately, Sean had not been working with us for much of August due to other issues, however I have a call with him over the weekend and I will revert once I have spoken with him on this.

I thought that this re-submission of paye tax returns had been dealt with.

Regards

Gavin

On Fri, Aug 26, 2022 at 1:00 PM Alan Race <alanrace50@gmail.com> wrote:

Gavin

I have attempted to contact Sean three times over the last few weeks but as yet he has not returned my calls.

As a result and because I urgently need to sort this out I give notice that if this not sorted by end of November 2022 I intend to complain to the Pensions Ombudsman.

Regards
Thomas Alan Race

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