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MR KEITH MICHAEL HICKMAN
74 GOSPEL END ROAD
SEDGLEY
DUDLEY
WEST MIDLANDS
DY3 3YT

Please keep all your coding notices. You may need to refer to them if you have to fill in a tax return. Please quote your tax reference and National Insurance number if you contact us.

HM Revenue & Customs
PAY AS YOU EARN
PO BOX 4000
CARDIFF
CF14 8HR

49300 80101023F47608

Phone	0845 3000 627
Tax reference	653/C964
National Insurance number	YT 63 99 90 C
Date	27 June 2011

Dear MR K HICKMAN,

Your tax code for the year 6 April 2011 to 5 April 2012 is 747L

You need a tax code so C H PRODUCTS WEST MIDLANDS LTD can work out how much tax to take off the payments they make to you. We have worked out your tax code but need you to check that our information about you is correct. The wrong tax code could mean you pay too much, or too little, tax. Please keep your coding notices, you may need them if we send you a tax return.

Here is how we worked it out:

Your personal allowance	£7475 (see Note 1)
a tax free amount of	£7475 (see Note 2)

If we have got this wrong, or if your circumstances have changed and you think it could affect the tax you pay, please tell us. Our phone number and address are above. We turn £7475 into tax code 747L to send to C H PRODUCTS WEST MIDLANDS LTD. They should use this code with the tables they receive from HM Revenue & Customs to take off the right amount of tax each time they pay you. We tell C H PRODUCTS WEST MIDLANDS LTD what your tax code is but we do not tell them how it is worked out.

Notes

- 1 The law allows everyone who lives in the UK to receive some income before tax has to be paid – a "tax free amount" of income. That tax free amount starts from a "personal allowance" that depends on your circumstances. Our records tell us you are entitled to £7475.00 for this tax year, the standard personal allowance for people under 65.
- 2 If your employment income (together with any previous employment income or taxable state benefit) for the year is more than £7475 you will pay tax as follows:
 - at 20% on the first £35000
 - at 40% on income between £35001 and £150000
 - at 50% on anything over £150000