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MRS SANDRA WARD
 THE RED HOUSE
 WATER LANE
 HOLLINGWORTH
 SK14 8HT

Please keep all your Coding Notices. You may need to use them if you have to fill in a tax return. Please tell us your tax reference and National Insurance number if you contact us.

HM Revenue & Customs
 PAYE AS YOU EARN
 HM REVENUE AND CUSTOMS
 BX9 1AS



Phone 03002003300

Tax reference 475/GA56601

National Insurance number YR 88 36 44 D

Date January 2015

Dear MRS S WARD,

Your tax code for the year from 6 April 2015 to 5 April 2016 is 110L

STEPHEN WARD PHOTOGRAPHY DIRECTORS HEME will use this tax code to work out how much tax to take off the amount they pay you from 6 April 2015. It is important that you check your tax code is right. You don't need to contact us unless you think your tax code is wrong. If you contact us you will need your National Insurance number and tax reference. Please keep your Coding Notice you may need it if we send you a tax return.

This is how we worked out your tax code:

Your Personal Allowance	£10600 (see Note 1)
state pension/state benefits	£9491 (see Note 2)
a tax-free amount of	£1109 (see Note 3)

We turn £1109 into a tax code of 110L. STEPHEN WARD PHOTOGRAPHY DIRECTORS HEME will use this code to take off the right amount of tax each time they pay you from 6 April 2015. We tell STEPHEN WARD PHOTOGRAPHY DIRECTORS HEME your tax code but we do not tell them how we worked it out.

Notes

- Nearly everyone who lives in the UK receives a Personal Allowance. This is income you can earn or receive each year tax-free. The amount you get depends on your circumstances. This tax year you are entitled to Personal Allowance of £10600.00. For more information go to www.hmrc.gov.uk/incometax
- We will check if there is anything that would reduce your tax-free amount. We think the amount of State Pension or other taxable State benefits you will receive this year is £9491. The State Pension or State benefit is taxable so we have used £9491 of your tax-free allowance because the Department for Work and Pensions cannot take tax off your payments.