

Your annual income

If you are not sure what counts as income, please go to our website or phone the Helpline on **0845 980 0645**.

If you are not sure whether income from your National Savings and Investments should be included, please go to the NS & I website at **www.nsandi.com** or phone the Helpline.

Annual amount

State Pension - your weekly entitlement x 52

Do not include any Pension Credit or any State Pension Lump Sum.

£ .

Other pensions for example, from a previous employer

£ .

Pay from employment, or profits from working for yourself

£ .

Jobseeker's Allowance and taxable Incapacity Benefit

Do not include any Working Tax Credit or Child Tax Credit or any payments or social security benefits such as Child Benefit or Attendance Allowance.

£ .

Interest from banks and building societies - include the amount before tax was taken off. This is the gross amount of interest. Do not include ISA interest. If you have a joint account, only include your share.

£ .

Other taxable income - you should include company dividends.

You should not include Student Loans.

£ .

Total annual income

Enter your total income in box 5.

Box 5 £ .

Getting your interest without tax taken off

Is the figure in box 5 less than the figure in box 4 overleaf?

Yes No

If Yes, please complete form R85 and hand it to your bank or building society. You will then receive your interest without tax being taken off.

If No, please do **not** complete form R85 as you are not eligible to receive interest in this way.

Form R85 *Getting your interest without tax taken off*

If you calculate that your annual income is lower than your tax-free allowances you should complete form R85, *Getting your interest without tax taken off*, which came with this Helpsheets.

By completing form R85 you are telling your bank or building society that you do not have to pay tax.

If your income goes up and that means that you should start paying tax, you must tell each bank or building society with whom you have an account. It is not their responsibility to check that the information you have given on form R85 is true or up-to-date. Please note however that we may check the information you have given.

If you open a new account you will need to complete another form R85.

If your bank or building society has already taken tax off your interest in this tax year 2009-10, which runs from 6 April 2009 to 5 April 2010, they may be able to repay it to you.

Helpline **0845 980 0645**

Typetalk is available using prefix number 18001

Monday to Friday 08.00 to 17.00

Further information

If you need help or further information about getting interest without tax taken off, please phone the Helpline.

A Braille version of this Helpsheets is available from the Helpline.

For a large print version of this Helpsheets or form R85, phone the Helpline or go online to **www.hmrc.gov.uk** and search for R85 large print.