

UTR [REDACTED]
Tax reference [REDACTED]
Employer reference [REDACTED]

Date 06 April 2012

HM Revenue & Customs office address

Public Department 1
Government Buildings
Ty Glas
Llanishen
CF14 5QZ

Issue address

Ms T J Munt MP

Telephone 029 2032 5080

For Tessa Jane Munt
Reference MUN001

Your tax return

This notice requires you, by law, to make a return of your taxable income and capital gains, and any documents requested, for the year from 6 April 2011 to 5 April 2012.

Deadlines

We must receive your tax return by these dates:

- if you are using a **paper** return - by **31 October 2012**, (or 3 months after the date of this notice if that's later), or
- if you are filing a return **online** - by **31 January 2013**, (or 3 months after the date of this notice if that's later).

If your return is late you will be charged a **£100 penalty**.

If your return is more than 3 months late, you will be charged daily penalties of £10 a day.

If you pay late you will be charged interest and a late payment penalty.

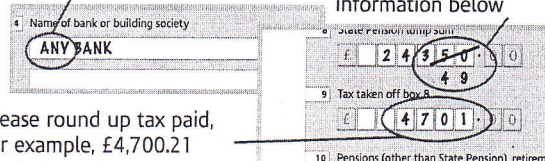
How to file your return

To file online, go to www.hmrc.gov.uk/online

To file on paper, please fill in this form using the rules below.

Use black ink and capital letters

Cross out any mistakes and write the correct information below



Please round up tax paid, for example, £4,700.21 would be £4701

- Enter your figures in whole pounds - ignore the pence. Round down income and round up expenses and tax paid - it is to your benefit.
- If a box does not apply, please leave it blank - do not strike through empty boxes or write anything else.

Starting your tax return

Before you start to fill it in, look through your tax return to make sure there is a section for all your income and claims - you may need some separate supplementary pages (see page TR 2 and pages TRG 2 to 6 of the tax return guide). If you need help please use the tax return guide, phone the number shown above or **0845 900 0444**, or go to www.hmrc.gov.uk/sa

Your personal details

<p>1 Your date of birth - it helps get your tax right DD MM YYYY</p> <p>[REDACTED] [REDACTED] [REDACTED]</p>	<p>3 Your phone number</p> <p>[] [] [] [] [] [] [] [] [] [] [] [] [] [] [] []</p>
<p>2 Your name and address - if it is different from what is on the front of this form. Please write the correct details underneath the wrong ones, and put 'X' in the box</p> <p>[]</p>	<p>4 Your National Insurance number - leave blank if the correct number is shown above</p> <p>[REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]</p>

What makes up your tax return

To make a **complete** return of your taxable income and gains for the year to 5 April 2012 you may need to complete some **separate supplementary pages**. Answer the following questions by putting 'X' in the 'Yes' or 'No' box.

1 Employment

If you were an employee, director, office holder or agency worker in the year to 5 April 2012, do you need to complete *Employment* pages? Please read page TRG 3 of the tax return guide before answering.

Fill in a separate *Employment* page for each employment, directorship etc., for which you need to complete an *Employment* page and say how many employments you are completing an *Employment* page for.

Yes ☒ No ☐ Number

2 Self-employment

Did you work for yourself (on your 'own account' or in self-employment) in the year to 5 April 2012? (Answer 'Yes' if you were a 'Name' at Lloyd's.) Fill in a separate *Self-employment* page for each business and say how many businesses you had in the *Number* box below.

Yes ☐ No ☒ Number ☐

3 Partnership

Were you in partnership? Fill in a separate *Partnership* page for each partnership you were a partner in and say how many partnerships you had in the *Number* box below.

Yes ☐ No ☒ Number ☐

4 UK property

Did you receive any income from UK property (including rents and other UK income from land you own or lease out)?
- see page TRG 3 if you have furnished holiday lettings.

Yes ☐ No ☒

5 Foreign

If you:

- were entitled to any foreign income, or income gains
 - have, or could have, received (directly or indirectly) income, or a capital payment or benefit from a person abroad as a result of any transfer of assets
 - want to claim relief for foreign tax paid
- please read the notes on page TRG 4 to decide if you have to fill in the *Foreign* pages. Do you need to fill in the *Foreign* pages?

Yes ☐ No ☒

6 Trusts etc.

Did you receive, or are you treated as having received, income from a trust, settlement or the residue of a deceased person's estate?

Yes ☐ No ☒

7 Capital gains summary

If you sold or disposed of any assets (including, for example, stocks, shares, land and property, a business), or had any chargeable gains, read page TRG 5 of the guide to decide if you have to fill in the *Capital gains summary* page. If you do, you must also provide separate computations.

Do you need to fill in the *Capital gains summary* page and provide computations?

Yes ☐ No ☒ Computation(s) provided ☐

8 Residence, remittance basis etc.

Were you, for all or part of the year to 5 April 2012, one or more of the following - not resident, not ordinarily resident or not domiciled in the UK and claiming the remittance basis; or dual resident in the UK and another country?

Yes ☐ No ☒

9 Supplementary pages

If you answered 'Yes' to any of questions 1 to 8, please check to see if, **within this return**, there is a page dealing with that kind of income etc. If there is not, you will need separate supplementary pages. Do you need to get and fill in separate supplementary pages?

Yes ☒ No ☐

If 'Yes', you can go to www.hmrc.gov.uk to download them, or phone **0845 900 0404** and ask us for the relevant pages.

Some less common kinds of income and tax reliefs (not covered by questions 1 to 8), and details of disclosed tax avoidance schemes, should be returned on the **Additional information** pages enclosed in the tax return pack. Do you need to fill in the **Additional information** pages?

Yes ☐ No ☒

Student Loan repayments

Please read page TRG 6 of the tax return guide before filling in boxes 1 and 2.

1 If you have received notification from the Student Loans Company that repayment of an Income Contingent Student Loan began before 6 April 2012, put 'X' in the box

2 If your employer has deducted Student Loan repayments enter the amount deducted

£ . 0 0

Income

Interest and dividends from UK banks, building societies etc.

1	Taxed UK interest etc. – <i>the net amount after tax has been taken off (see notes)</i>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
2	Untaxed UK interest etc. – <i>amounts which have not been taxed (see notes)</i>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
3	Dividends from UK companies – <i>do not include the tax credit (see notes)</i>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
4	Other dividends – <i>do not include the tax credit (see notes)</i>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
5	Foreign dividends (up to £300) – <i>the amount in sterling after foreign tax was taken off. Do not include this amount in the Foreign pages</i>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
6	Tax taken off foreign dividends – <i>the sterling equivalent</i>	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>

UK pensions, annuities and other state benefits received

7	State Pension – the amount due for the year (see notes)	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
8	State Pension lump sum	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
9	Tax taken off box 8	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
10	Pensions (other than State Pension), retirement annuities and taxable triviality payments – give details of the payers, amounts paid and tax deducted in the ‘Any other information’ box, box 19, on page TR 6	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
11	Tax taken off box 10	£ <input checked="" type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
12	Taxable Incapacity Benefit and contribution-based Employment and Support Allowance – see notes	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
13	Tax taken off Incapacity Benefit in box 12	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
14	Jobseeker’s Allowance	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>
15	Total of any other taxable State Pensions and benefits	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>

Other UK income not included on supplementary pages

Do not use this section for income that should be returned on supplementary pages. Share schemes, gilts, stock dividends, life insurance gains and certain other kinds of income go on the *Additional information* pages in the tax return pack.

16	Other taxable income - <i>before expenses and tax taken off</i>	
	£	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> </div> <div style="display: flex; align-items: center; margin-top: 2px;"> • <div style="border: 1px solid black; width: 30px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin: 2px;"></div> </div>
17	Total amount of allowable expenses - <i>read page TRG 15 of the tax return guide</i>	
	£	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> </div> <div style="display: flex; align-items: center; margin-top: 2px;"> • <div style="border: 1px solid black; width: 30px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin: 2px;"></div> </div>
18	Any tax taken off box 16	
	£	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> </div> <div style="display: flex; align-items: center; margin-top: 2px;"> • <div style="border: 1px solid black; width: 30px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin: 2px;"></div> </div>
19	Benefit from pre-owned assets - <i>read page TRG 15 of the guide</i>	
	£	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 40px; height: 30px; margin: 2px;"></div> </div> <div style="display: flex; align-items: center; margin-top: 2px;"> • <div style="border: 1px solid black; width: 30px; height: 30px; margin: 2px;"></div> <div style="border: 1px solid black; width: 30px; height: 30px; margin: 2px;"></div> </div>
20	Description of income in boxes 16 and 19 - <i>if there is not enough space here please give details in the 'Any other information' box, box 19, on page TR 6</i>	<div style="border: 1px solid black; height: 30px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 30px; margin-bottom: 5px;"></div> <div style="border: 1px solid black; height: 30px;"></div>

Tax reliefs

Paying into registered pension schemes and overseas pension schemes

Do not include payments you make to your employer's pension scheme which are deducted from your pay before tax or payments made by your employer.

1	Payments to registered pension schemes where basic rate tax relief will be claimed by your pension provider (called 'relief at source'). Enter the payments and basic rate tax	£	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	•	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	Payments to a retirement annuity contract where basic rate tax relief will not be claimed by your provider	£	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	•	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	Payments to your employer's scheme which were not deducted from your pay before tax	£	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	•	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4	Payments to an overseas pension scheme which is not UK-registered which are eligible for tax relief and were not deducted from your pay before tax	£	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	•	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Charitable giving

5	Gift Aid payments made in the year to 5 April 2012	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/>
6	Total of any 'one-off' payments in box 5	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/>
7	Gift Aid payments made in the year to 5 April 2012 but treated as if made in the year to 5 April 2011	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/>
8	Gift Aid payments made after 5 April 2012 but to be treated as if made in the year to 5 April 2012	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/>
9	Value of qualifying shares or securities gifted to charity	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/>
10	Value of qualifying land and buildings gifted to charity	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/>
11	Value of qualifying investments gifted to non-UK charities in boxes 9 and 10	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/>
12	Gift Aid payments to non-UK charities in box 5	£ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> <input type="text"/>

Blind Person's Allowance

13	If you are registered blind on a local authority or other register, put 'X' in the box	15	If you want your spouse's, or civil partner's, surplus allowance, put 'X' in the box
	<input type="checkbox"/>		<input type="checkbox"/>
14	Enter the name of the local authority or other register	16	If you want your spouse, or civil partner, to have your surplus allowance, put 'X' in the box
	<input type="text"/>		<input type="checkbox"/>

Other less common reliefs are on the *Additional information* pages enclosed in the tax return pack.

Service companies

[illegible]

Finishing your tax return

i Calculating your tax - if we receive your tax return by 31 October 2012, or if you file online, we will do the calculation for you and tell you how much you have to pay (or what your repayment will be) before 31 January 2013.

But if you want to calculate your tax ask us for the *Tax calculation summary* pages and *notes*. The *notes* will help you work out any tax due or repayable, and if payments on account are necessary.

Tax refunded or set off

1 If you have had any 2011-12 Income Tax refunded or set off by us or Jobcentre Plus, enter the amount

[illegible]

If you have not paid enough tax

Use the payslip at the foot of your next statement (or reminder) from us to pay any tax due.

2 If you owe tax for 2011-12 and have a PAYE tax code, we will try to collect the tax due (if less than £3,000) through your tax code for 2013-14, unless you put 'X' in the box – read page TRG 22 of the guide



3 If you are likely to owe tax for 2012-13 on income other than employed earnings or pensions, and you do not want us to use your 2012-13 PAYE tax code to collect that tax during the year, put 'X' in the box – read page TRG 23 of the guide

If you have paid too much tax

We will repay you, direct to your bank or building society account - this is the safest and quickest method. Tell us where you would like us to make any repayment by filling in boxes 4 to 14.

4 Name of bank or building society

5 Name of account holder (or nominee)

6 Branch sort code

7 Account number

--	--	--	--	--	--	--	--

8 Building society reference number

[illegible]

9 If you do not have a bank or building society account, or if you want us to send a cheque to you or to your nominee, put 'X' in the box



10 If you have entered a nominee's name in box 5, put 'X' in the box

11 If your nominee is your tax adviser, put 'X' in the box



12 Nominee's address

13 and postcode

14 To authorise your nominee to receive any repayment, you must sign in the box. A photocopy of your signature will not do

--

Your tax adviser, if you have one

This section is optional. Please see the note on page TRG 24 about authorising your tax adviser.

15 Your tax adviser's name Carston	17 The first line of their address including the postcode 1st Floor
16 Their phone number 0 2 9 2 0 2 3 3 2 2 3	CF11 9LJ
	18 The reference your adviser uses for you M U N 0 0 1

Any other information

19 Please give any other information in this space

SA100, page TR 6, box 17
1st Floor, Tudor House, 16 Cathedral Road, Cardiff, CF11 9LJ

Signing your form and sending it back

Please fill in this section and sign and date the declaration at box 22.

20 If this tax return contains provisional or estimated figures, put 'X' in the box <input type="checkbox"/>	23 If you have signed on behalf of someone else, enter the capacity. For example, executor, receiver <input type="text"/>
21 If you are enclosing separate supplementary pages, put 'X' in the box <input checked="" type="checkbox"/>	24 Enter the name of the person you have signed for <input type="text"/> <input type="text"/>
22 Declaration I declare that the information I have given on this tax return and any supplementary pages is correct and complete to the best of my knowledge and belief. I understand that I may have to pay financial penalties and face prosecution if I give false information. Signature <input type="text"/> Date DD MM YYYY <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	25 If you filled in boxes 23 and 24 enter your name <input type="text"/> <input type="text"/> 26 and your address <input type="text"/> <input type="text"/>