

Self-Assessment Individual Exclusions for online filing – 2021 to 2022

Where a personal return cannot be filed online for a reason listed below, provided that a paper return is delivered on or before 31 January following the end of the tax year to which the return relates, HMRC will accept that the taxpayer had a reasonable excuse for failing to file a paper return by the normal 31 October deadline. A reasonable excuse claim should accompany the paper return.

1. Any paper return submitted must conform to the normal rules for paper returns even if it is a computer generated paper return e.g. it must hold a valid signature.
2. Where an HMRC recommended workaround causes an online return to be submitted with an entry that is not strictly correct, HMRC will not take action on that particular entry for that reason alone provided that the inaccuracy is in accordance with the workaround and purely to facilitate online filing.
3. Exclusions have been separated into two categories. The above points apply equally for both categories. Category 1 lists the System related Exclusions that have been in place for several tax years and will require significant system and CESA alterations to be removed. Category 2 lists the "live" Exclusions that are active during the relevant tax year but are reviewed by HMRC and a future fix is being considered.

Category 1 – System Related Exclusions: 10

Unique ID	Schedule	Page	Box	Issue	Workaround	Mnemonic criteria for Software Developers	Status
1	All	All	All	Where it is considered necessary to file a return before the end of the tax year (e.g., before 6 April 2023 for a 2022/23 return).	For information	Early submission of Return information.	–
2	SA102MP, SA102MLA, SA102MSP, SA102WAM	All	All	It is not possible to submit a return containing any of these schedules online.	For information	N/A	–
3	Records dealt with under separate arrangements	–	–	Customers whose records are dealt with under separate arrangements means their unique taxpayer reference will not be recognised by the authentication system. These customers will be advised that they will not be able to file online.	For information	–	–
6	All	All	All	Return amendments can be submitted up to 12 months after the statutory filing date. Where a return has been issued late and legitimately filed after the 31st of January the customer should have a further 12-month period to submit an amendment. However the system only allows online amendments to be submitted within 12 months of the online filing date of 31st January – amendments received before midnight on 31st January will be accepted.	Amendments made more than 12 months after the online filing date should be submitted on paper	Online Amendment window	–
15	Various	General	General	It is not possible to file online if the number of schedules exceeds the number allowed in the schema. E.g., SA102M = 50.	In these circumstances a paper return should be filed.	–	–

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36	SA105	UKP2	PRO42, FSE78, SPS22, FPS22	<p>All of the amount in boxes FSE78, PS22, FPS22, and PRO42, will be restricted to the greater of £50,000 or 25% of the individual's adjusted total income. However, if part or all of the losses represent business premises renovation allowance BPRAs from years to 2016–17 that has been carried forward then that amount should not be restricted. Because the BPRAs boxes FSE54, SPS15, FPS15 and PRO33 have been removed from the Return it is not possible to indicate if any of the loss brought forward in FSE78, PS22, FPS22, and PRO42 relates to BPRAs.</p> <p>It has now been confirmed that this Exclusion is not required as 1. a loss brought forward used against the year's profits is not subject to the limit, so if it contains BPRAs the BPRAs amount is not limited, and 2. a loss carried forward to be used against general income in 2018–19 cannot contain BPRAs.</p>	The Exclusion is not required but is retained for Software Developers who have already implemented the change into their products – in these circumstances a paper return can still be filed.	Property business losses are subject to the cap where they are set off against total income, but not to the extent that those losses brought forward represent BPRAs. BPRAs ended on 5th April 17 but losses up to 2016–17 carried forward to later years affects 2017–18 onwards.	–
46	SA103L SA103S SA103F SA104S SA104F SA110	TC1	CAL4.1 pseudo Class 2 box pseudo Class 1 box	<p>The Reg100 Class 4 calculation uses Class 2 max amount of 53 x £3.05 (£161.65), and where they are a Share Fisherman the amount should be 53 x £3.70 (£196.10). As a result, the Class 4 amount may be less than it should be by £34.45.</p> <p>A very small number of customers are expected to be affected by this.</p>	In these circumstances a paper return should be filed.	Share Fishermen with Class 1 NICable earnings that reduce amount of Class 2/Class 4 due. The Reg100 Class 4 calculation uses 'ordinary' Class 2 max rather than the share fisherman amount. The Class 4 amount may be less than it should be.	–
47	Residency: SA109 disregarded income not in calculation SA100	Residency RR1 disregarded income not in calculation TR3	Residency NRD1 disregarded income not in calculation INC17	<p>Non-residents are generally liable to UK tax on all their UK income but can make a claim under s811 ITA 2007 to limit the amount of UK tax they pay on certain (disregarded) income if it's more beneficial for them.</p> <p>If income disregarded by virtue of s825 and s826 (e.g. patent/royalty payments, and distributions from unauthorised unit trusts etc.), is entered in box 17, it will not be included as disregarded income in the S811 calculation at stage 91. So, if the customer is non-UK resident, the s811 calculation applies, and they have disregarded income entered in box 17 the calculation of tax due may be incorrect.</p> <p>An example would be Other income (INC17) £13,000 – all for patent paid to customer. NRD1 = Y. Tax calculated as £13,000 x 20% = £2,600. But this is disregarded income and the £13,000 should be excluded from the calculation so income tax due = £0.00 and customer is £2,600 overpaid. A fix would require a change to the Return and calculation e.g. new box 'INC17a' to show disregarded income in INC17. This will be considered.</p> <p>The amount of any overpayment will depend on the amount of the disregarded income.</p> <p>The estimated number of customers affected is 100.</p>	In these circumstances a paper return should be filed together with your s811 calculation (working sheet in HS300)	Non-UK residents completing Return box INC17 which contains an element of 'disregarded income' will not have that income identified in the calculation as disregarded income and it is being taxed. For a non-UK resident (NRD1=Y) the s811 calculation is applied (limit on liability to income tax of non-UK residents) but the type of income disregarded by virtue of s825 and s826 ITA 2007 is entered in box 17 'Other taxable income, box 17 includes different types of income, not just those included in s825 and s826 and it is not included in stage 91. As a result the calculation may identify the incorrect lower amount for s811 non-UK resident calculation. This is identifiable where NRD1 = 'Y' and INC17 > 0 and INC21 NOT NULL and notes state that INC17 includes an element of disregarded income	–

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62	Trust income SA107	T2	TRU18	<p>Where dividends are received in an estate before 6 April 2016, but the income is not paid over to the beneficiary until after that date, they will receive a non– payable tax credit of 7.5%. Trusts with an accounts period covering pre 6 April 2016 that have had dividend income will not have the tax credit set against income tax in the calculation.</p> <p>A customer will not receive a tax credit if they:</p> <ul style="list-style-type: none"> • have an accounts period for their Trusts income that starts before 6 April 2016 <p>or</p> <p>estate received dividends before 6 April 2016 but income paid to beneficiary after that date</p> <p>and</p> <ul style="list-style-type: none"> • received dividend income prior to 6 April 2016 and have a non–repayable tax credit <p>and</p> <ul style="list-style-type: none"> • they want the SA tax calculation to set that tax credit against other income. <p>This Exclusion has been reinstated and retained as we understand that the dividend for a Trust received before 6 April 2016 may be paid beyond 5 April 2021</p> <p>The estimated number of customers affected is reducing each year and is estimated to be less than 100.</p>	In these circumstances a paper return should be filed	<p>The SA107 Trusts page Notes advise that “If any dividend income is received by the estate before 6 April 2016, but isn’t paid until after 5 April 2021, a 7.5% tax credit against any tax is due on these dividends. The 7.5% tax credit is not repayable in the event that there is no tax liability for the year.</p> <p>Make a note of the amount(s) of any dividend income that was received by the estate before 6 April 2016, but not paid to you until after 5 April 2021, in box 26, Any other information.”</p> <p>If the tax credit can be set against tax due this is not being given in the calculation.</p>	–
100	SA101 SA108	Ai2	AOR2	<p>Based on S1 TMA care and management the SA returns, and the calculator automatically allocate to the taxpayer their personal allowance. However, a taxpayer may wish to disclaim their Personal Allowance. For example, in order to claim income tax relief on EIS subscriptions so that they can claim Capital Gains Tax (CGT) relief. If the taxpayer doesn't want to claim their personal allowance a specific claim not to claim it must be made.</p> <p>HMRC is aware of 4 affected customer cases.</p>	In these circumstances a paper return should be filed. Please make a note on box19 of page TR7.	<p>We are unable to advise of criteria for identifying customers who do not want to claim Personal Allowance because it is not claimed on the Return and it is given automatically if it is due. It is expected that anyone who does not want to claim PA will contact HMRC. However, we have created this Exclusion so you can advise any customer that contacts you that they can file a paper Return and quote the Exclusion number 100.</p>	–

Category 2 – “Live” Exclusions: 16

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4	SA103L	LU1	LUN2	Customers cannot enter a negative value for losses from Accrued Income Scheme and deeply discounted securities in box LUN2.	Customers who need to enter a negative amount in this box will not be able to file online and should contact Lloyds Underwriters Unit S1278, Newcastle Upon Tyne, NE98 1ZZ for advice.	–	–
18	SA110	TC2	CAL14	Where there is an entry in CAL14 but there is no entry in AOI14 or LUN28 or FSE71 or FSE72 or FPS11 or SPS11 , the return will fail validation.	In these circumstances a paper return should be filed. The Return should have an entry in the Additional Information Box stating the CAL14 entry is a result of Settlor income or an FTCR adjustment for overlap relief.	–	–
22	SA103F SA103S	SEF4 SES2	FSE79 FSE74 SSE34 SSE29	The validation rules on FSE79 & SSE34 are incorrect where terminal losses are entered as losses brought forward from earlier years set off against this year's profits in FSE74 & SSE29. It is estimated that less than 10 customers will be affected.	In these circumstances a paper return should be filed.	–	–
23	SA104F SA104S	FP2 SP2 SP1	FPS23 FPS17 SPS23 SPS17	The validation rules on FPS23 & SPS23 are incorrect where terminal losses are entered as losses brought forward from earlier years set off against this year's profits in FPS17 & SPS17. It is estimated that less than 10 customers will be affected.	In these circumstances a paper return should be filed.	–	–

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34	SA103F SA104S SA104F	SEF4 SP1 FP1	FSE72 SPS11 FPS11	Losses used against profit of the same trade are not capped. This includes losses where the profit is 'created' by an averaging claim. To the extent that the loss is used against other income, the capping rules will apply. Boxes FSE78 SPS22 & FPS22 'Loss from this tax year set off against other income for YYYY–YY' are correctly capped. There is no box to set the loss against the same trade. That is because Averaging Adjustment cases create a unique situation where there can be a loss and a profit for the same trade in the same year .	In these circumstances a paper return should be filed.	Averaging adjustment – only for farmers, market gardeners and creators of literary or artistic works where loss set against same trade in same year. Loss should not be capped.	–
121	SA100 and various for Savings, Dividends, and non-savings income	Various	Various	<p>A customer who has income within the higher rate band will be affected where their non-savings income is less than their reliefs/allowances, their savings income above the starting rate band, and their dividend income above the dividend allowance. For some customers the calculator is currently setting their allowances against the dividend income where it is more beneficial to set them against the savings income.</p> <p>An example would be a Scottish customer with employment income (EMP1) £7,290, Untaxed Interest (INC2) £54,219, UK Dividends (INC4) £77,290, CGT Losses (CGT35) £73,575, CGT Losses used against income (CGT41) £73,575 with EIS relief due (CGT42) £73575. Of the allowances and reliefs the calculator currently uses £7,290 against the employment income, £29,636 against the savings income and £49,219 against the dividends. After the Starting Rate and Personal Savings allowance are used there then remains £19,083 of savings to be taxed at Basic Rate. Of the dividends £14,954 are left in the Higher Rate Band after £13,117 are covered by the Dividend Allowance and the remainder of the Basic Rate Band. The total amount of tax due is £9,510.42.</p> <p>It is appropriate to cover the employment with allowances and reliefs, but it is then more beneficial for £48,719 to cover the remaining savings income after the Starting rate band and Personal Savings Allowance have been applied. Although this will then leave more dividends in the higher rate the overall tax due is reduced because there is tax being charged at 7.5% rather than 20%. The total due instead is £7,125.05.</p>	<p>In these circumstances a paper return should be filed.</p> <p>This will also apply for 2020–2021.</p>	<p>This can be identified when:</p> <p>c5.3 < c5.1 And c5.20 or c5.30 > 0 (zero) And c5.78 > (c5.15 + c5.19) And c5.58 <> d_5_58</p> <p>d_5_58 = lower of (c5.1 minus (c5.47 + c5.48 + c5.52h + c5.52l + c5.57 + c5.57a)) and (c5.55.6 + d_5_55_7) minus (c5.56 + c5.56p) d_5_55_7 = lower of (larger of 0 (zero)) and (c5.52c minus c5.55.6)) and (larger of 0 (zero)) and (c5.37 minus (c5.14 + c5.19 + c5.20c + c5.46 + c5.52l + c5.55.6b)))</p>	Planned fix for 2022–2023
124	SA104F	FP 4	FPS68	Where a loan or advance made by a company to a Partnership has been wholly or partly released or written off, the amount released or written off is treated as a net amount of income and entered at box 7.22 on the SA804. This is then entered at box 22A on the Full Partnership statement and subsequently transferred to box FPS68 on	In these circumstances a paper return should be filed	We are unable to provide clear identification criteria for these cases as we cannot identify how much of dividends entered in FPS68 relate solely to loans written off. Any non-resident customers whose entries at FPS68 include amounts for loans written off may be affected and can file a paper return to receive a manual calculation.	A fix will be considered for 2023–24

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				<p>the SA104F. This feeds into to the SA calculation at box FPS70 (c3.1). Under s399 ITTOIA 2005 a non-UK resident customer having UK dividend income will be treated as having paid UK income tax at the ordinary dividend rate, and this is currently incorrectly being applied to amounts in FPS68 for loans written off. There being a tax credit given is determined by there, first being a distribution, and this does not happen in these cases. Therefore, a customer will currently receive a tax credit where non is due.</p> <p>An example would be a non-UK resident customer claiming personal allowances (NRD1 and NRD15 = Y), with Untaxed Interest (INC2) £1204, UK Dividends (INC4) £4382, Partnership profit (FPS76) £35,000, share of amount for loans written off (FPS70) £3000, Property profit (PRO40) £11,859. Here the resident s23 calculation is retained and from the Income Tax charged figure of £8409.37, £553.65 is deducted as 7.5% tax treated as paid on UK dividends (£4382) and partnership dividends (£3000). The 7.5% credit should only be given on the UK dividends however and so the correct credit would be £328.65.</p> <p>The number of customers affected by this issue is estimated to be no more than 2.</p>			
129	SA103F SA104S SA104F	SEF4 SP1 SP2 FP1 FP2 FP4	FSE69 FSE76 FSE78 SPS13 SPS20 SPS22 FPS13 FPS22 FPS76	<p>A change was made in 2021/22 for the overlap issue where customers who had 2 or more trade pages of the same type, (eg 2 x SA103F or 2 x SA104F/SA104S), are claiming overlap relief against their profit on one, and have a loss to offset against the same year's income on the other, had their overlap incorrectly added to their loss relief. This had the effect of giving the overlap relief twice.</p> <p>An associated scenario was not considered however and so this Exclusion is only partially fixed. This is where overlap relief on trade 1 creates a loss on that trade where trade 2 already has a loss (but not overlap relief). At the moment the calculator will subtract the overlap relief from the total combined loss across the 2 schedules in order to identify the amount of loss subject to the £50,000 cap. This will then increase the amount not subject to the cap thus allowing too much relief.</p> <p>An example is a Scottish customer with untaxed interest £7,497 (INC2), UK dividends £5,632 (INC4), Employment income £47,465 (EMP1), property income profit £21,600 (PRO44) and 1st Self Employed busines with overlap relief £12,640 (FSE69), loss set against 21/22 income £3,250 (FSE78), and a 2nd Self-Employed business with loss set against 21/22 income £61,935 (FSE78).</p>	In these circumstances a paper return should be filed.	<p>This can be identified where there are 1 or more of each schedule SA103F, SA104S or SA104F</p> <p>Where On 1 SA103F FSE69 >0 and FSE78 > 0 and on another SA103F FSE78 > 0 Or On 1 SA104S SPS13 > 0 and SPS22 > 0 and on another SA104S SPS22 > 0 Or On 1 SA104F FPS13 > 0 and FPS22 > 0 and on another SA104F FPS22 > 0</p> <p>And c4.45 < c4.40</p> <p>To assist developers further the 2022-23 requirements will show as follows:</p> <p>c4.10 – For each instance of FSE69 if the corresponding instance of FSE78 > 0 add the lower of FSE69 and FSE78 to total for c4.10, else add 0 to total for c4.10, end if.</p> <p>c4.16 – For each instance of SPS13 if the corresponding instance of SPS22 > 0 add the lower of SPS13 and SPS22 to total for c4.16, else add 0 to total for c4.16, end if.</p>	Planned fix for 2022-23

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				<p>Currently the SA calculator deducts the £12,640 overlap relief from the total loss of £65,185 and caps to the £50,000 limit the remaining loss of £52,545. It then treats the overlap relief as an uncapped loss and adds this to the £50,000 as a total loss to be offset of £62,640. It should be the loss created by the overlap relief that is deducted from the total loss meaning that the loss from business 2 is capped to £50,000 and when added to the loss from business 1 gives a total loss to offset against 21/22 income of £53,250. For this customer currently they would not be charged any tax due to the excessive loss relief, whereas they should have a liability after allowances and reliefs of £1,848.83.</p> <p>This will also apply to 2020/21.</p> <p>The number of customers estimated to be affected is small.</p>		c4.22 – For each instance of FPS13 if the corresponding instances of FPS22 + FPS39 > 0 add the lower of FPS13 and (FPS22 + FPS39) to total for c4.22, else add 0 to total for c4.22, end if.	
135	SA104 SA105 SA106 SA107 SA109	FP2 FP3 UKP2 F3 F5 T2 RR2	FPS41.1 FPS41.2 FPS63.1 FPS63.2 PRO44 FOR13.1 FOR13.2 FOR24.1 FOR24.2 TRU25 TRU25.1 NRD20	<p>Dual or non-UK residents may be able to claim partial relief from UK tax on their UK income as per the Double Taxation Agreement with their main country of residence. Where they are claiming partial relief from UK tax on either savings and/or dividends and are also claiming relief for residential finance costs then the finance costs relief may be too high. This is due to the savings and dividend income being included as non-savings income within the calculation of adjusted net income.</p> <p>An example is a non-UK resident (NRD1) claiming Personal Allowances (NRD15), with UK pensions £9,500 (INC11), property profit £3,975 (PRO40), residential finance costs £2,300 (PRO44) and £4,000 taxed interest as Double Taxation Agreement income (NRD20) upon which £200 is being claimed as partial treaty relief (NRD22).</p> <p>The SA calculator is currently including the savings income as non-savings income and so not deducting it within the calculation for the adjusted net income. This means that the adjusted net income is £4,905 rather than £975 and so relief for finance costs is given at £2,300 x 20% rather than £975 x 20%.</p> <p>The number of customers affected is estimated to be less than 200.</p>	In these circumstances a paper return should be filed.	<p>This can be identified when:</p> <p>NRD20 includes savings and/or dividend income</p> <p>And PRO44 + PRO45 + FPS41.1 + FPS41.2 + FPS63.1 + FPS63.2 + FOR13.1 + FOR13.2 + FOR24.1 + FOR24.2 + TRU25 + TRU25.1 > 0 (zero)</p> <p>And d_24_15 < c24.17</p> <p>d_24_15 = larger of 0 (zero) and (c24.11 minus (c24.12 + c24.13 + c24.14 + d_3_22_1 + d_3_22_2))</p> <p>d_3_22_1 = any savings income included in NRD20</p> <p>d_3_22_2 = any dividend income included in NRD20</p>	A fix will be considered for 2023–24
136	SA107	T1 T2	TRU2 TRU19	<p>As part of the changes required to fix the 2020–21 Exclusion ID134, changes were made to stage 22 of the SA calculator (notional tax on Trust income). However that stage is no longer referenced in the rest of the calculation and as a result the calculator can allow more notional tax than is due. Stage 22 ensures that no more notional tax is</p>	In these circumstances a paper return should be filed.		Planned fix for 2022–23

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				<p>allowed than the tax that is charged on that type of income (either TRU2 or TRU19).</p> <p>An example would be an rUK customer with untaxed interest £4,378 (INC2), UK dividends £2,943 (INC4), employment income £33,185 (EMP1) and income from a settlor–interested Trust £20,000 (TRU2). The customer’s income partly falls into higher rate and so the income tax due on the Trust income is £6,047.20. The notional tax on that income should be restricted to that amount but currently the SA calculator is allowing the full amount of £9,000, resulting in a liability for the customer of £2,016.52 rather than £4,969.32.</p> <p>It is expected that less than 600 should be affected by this issue.</p>		<p>This can be identified when:</p> <p>TRU2 or TRU19 > 0 (zero) And c10.17 > c22.3 + c22.6 + c22.9 + c22.12 + c22.15 Or c10.13 > c22.18 + c22.21 And c9.43 > 0 (zero)</p>	
137	SA106	F3	FOR7.5	<p>Where a customer remits to the UK in 2021–22 dividends that were first received between 5 April 2008 and 6 April 2016, they may qualify for the dividend tax credit. An entry will be made in FOR7.5 of the taxable amount of the qualifying dividend that had been included in FOR7.4.</p> <p>Where customers have an amount in FOR7.5 and the grossed–up amount of FOR7.5 is greater than the amount of non–savings income brought into charge, their tax credit will need to be restricted. S397A ITTOIA 2005 reduces the tax credit where a customer’s income is reduced by any deductions that are made from the dividend. Currently the SA calculator does not account for any deductions and so the dividend tax credit is not restricted.</p> <p>An example would be an rUK customer with Untaxed Interest (INC2) £3,200, UK Dividends (INC4) £1,268, State Pension (INC8) £7,690, and Remitted Foreign Dividends (FOR7.4) £11,800 where all remitted dividends are subject to the dividend tax credit (FOR7.5). The calculator will allow the full credit of £1311.10 which is 10% of the grossed–up dividend (£11,800 x100/90), but this should be restricted to £823.10 which is 10% of the amount of dividend brought into charge after the deduction of the personal allowance.</p> <p>The numbers affected by this are expected to be small.</p>	<p>In these circumstances a paper return should be filed.</p> <p>This Exclusion also applies for 2020–21.</p>	<p>This can be identified when:</p> <p>FOR7.5 > 0 (zero) And c12.1f < (greater of 0 (zero) and (c12.1e minus (d_10_4_2 + c10.7 + c10.20)))</p> <p>Where: d_10_4_2 = lower of c10.4 and d_10_4_1 And d_10_4_1 = c5.76 x 10%</p> <p>The mnemonic criteria will not work for identifying customers affected for 2020–21. However, any customer completing box FOR7.5 may file on paper where the grossed–up amount of that entry is greater than the amount of it brought into charge.</p>	Planned fix for 2022–23

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138	SA101	Ai2	AOR6	<p>Since 6 April 2013 the total amount of certain Income Tax reliefs that can be used to reduce the total taxable income has been limited to £50,000, or 25% of adjusted total income if higher.</p> <p>This restriction takes place at stage c4 within the SA calculator. Box AOR6 contains various types of losses and feeds into that stage as losses that need to be restricted to those limits. However, included within that box are pre-incorporation losses covered by s86 ITA 2007. This is an extension of relief against profits of the same trade and as such is specifically excluded from the cap and so entries in AOR for those losses will be incorrectly restricted.</p> <p>An example would be an rUK customer with untaxed interest £7,318 (INC2), UK dividends £12,840 (INC4), Employment income £95,186 (EMP1), Property profit £13,600 (PRO40), Finance costs £2,565 and a claim for s86 losses £64,250 (AOR6). Due to all losses claimed at AOR6 feeding into c4.40 (total relief amount subject to the £50,000 limit) the claim of £64,250 is incorrectly restricted to £50,000 and this results in a liability (after finance costs) of £16,683.60, rather than £10,983.60.</p> <p>Due to the impact on the calculation of adjusted net income there will also be an additional impact on the calculation of the Personal Allowance, Married Couple's Allowance, and the High-Income Child Benefit Charge. This can be seen in the above example where currently the adjusted net income amount is £66,364 rather than £52,124.</p>	In these circumstances a paper return should be filed.	<p>This can be identified when:</p> <p>The customer has losses not subject to the £50,000 limit in AOR6 And AOR6 > £50,000 And AOR6 > c4.42 And c9.43 > 0</p>	A fix will be considered for 2023–24

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139	SA100	Various	Various	<p>This can affect customers with chargeable gains in the higher rate who also have non-savings, savings, or dividend income where their total income is greater than the extended basic rate band plus higher rate band less the Personal Savings Allowance (PSA) available to the gains. This is because the calculator is incorrectly including the PSA available to the gain when calculating the higher rate band available.</p> <p>An example would be a rUK customer with Untaxed Interest £2,769 (INC2) UK dividends £6,299 (INC4), other dividends £47,730 (INC5), Foreign dividends £39 (INC6), State pension £2,270 (INC8), personal pension payments £1,649 (REL1) and Gains on life insurance policies with tax treated paid £92,542 (AOI4), over 1 year (AOI5). The total income should fall within the basic and higher rate bands, but currently the calculator is including £461 of the PSA available to the gain when calculating the amount of the higher rate band available. This then results in £461 taxed at the additional rate of 45% and total liability of £27,645.65</p> <p>All the income should fall within the basic and higher rate bands and so no income is chargeable at 45% and so the total liability should be £27,622.60</p> <p>The number of customers estimated to be affected is small</p>	In these circumstances a paper return should be filed.	<p>This can be identified when:</p> <p>AOI4 + AOI6 + FOR43 > 0 And c5.86 =< AHR_band (£150,000) + c4.59 And c6.56 > 0 (zero)</p>	Planned fix for 2023–24
140	SA101 SA107	Ai1 F6	AOI4 AOI6 AOI8 FOR43	<p>Following on from the March 2020 legislative changes that brought in the recalculation of the Personal Allowance HMRC has now carried out a review of the Top Slicing Relief (TSR) calculation in relation to the recalculation of the Starting Rate for Savings (SSR) and the Personal Savings Allowance (PSA).</p> <p>Currently the calculator does not allow for the SSR or the PSA to be recalculated in the TSR computation as found at s356(1) Income Tax (Trading and Other Income) Act 2005.</p> <p>An example would be an rUK customer with Untaxed Interest £912 (INC4), UK Dividends £750 (INC4), State</p>	In these circumstances a paper return should be filed.	<p>This can be identified when:</p> <p>AOI4 + AOI6 + AOI8 + FOR43 > 0 And c17.44 < c17.43 And d_17_38c > c17.38c Or d_17_38e > c17.38e</p> <p>Where:</p> <p>d_17_38c = lower of c17.38a1 and (larger of 0 (zero) and (SR_band minus c17.38.3))</p>	Planned fix for 2022–23

Unique ID	Schedule	Page	Box	Issue	Workaround	Mnemonic criteria for Software Developers	Status
				<p>Pension £7,439 (INC8), Other pensions £5,218 (INC11) and Life Insurance Gains with tax treated as paid £165,000 (AOI4) over 3 years (AOI5). Currently the calculator is only recalculating the Personal Allowance and so the TSR due is £18,360.35. However, if the PSA and SSR are recalculated as well then £3,251 of the gain falls into the SSR and with the £500 PSA results in TSR of £20,610.95.</p> <p>It is not currently known how many customers will be affected.</p>		<p>d_17_38e = lower of (larger of 0 (zero) and (c17.38a minus d_17_38c)) and (larger of 0 (zero) and (d_17_38_2gb minus d_17_38_2h))</p> <p>d_17_38_2h = lower of (larger of 0 (zero) and (c17.38.2d minus c17.38.2g)) and d_17_38_2gb</p> <p>d_17_38_2gb = if d_17_38_2ga minus c17.38.1 > AHR_band (£150,000) + c17.11 d_17_38_2gb = PSA_AHR (£0) else if d_17_38_2ga minus c17.38.1 > BR_band (£37,500) + c17.11 d_17_38_2gb = PSA_HR (£500) else d_17_38_2gb = PSA_BR (£1,000) end if end if</p> <p>d_17_38_2ga = (c3.21 + c17.22) minus c17.21</p>	
141	SA100 SA109	TR5 RR1	CBC1 NRD1	<p>Non–UK residents are taxed either under the normal rules following the steps at s23 ITA 2007, or under the rules that limit UK income tax liability at s811 ITA 2007 where the limit on the total liability of ‘Amount A’ (tax deducted from disregarded income) is added to ‘Amount B’ (tax which would otherwise be chargeable on non–disregarded income) and either the s23 or s811 result retained (whichever is the most beneficial).</p> <p>Some Non–UK residents with Child Benefit payments and income at such a level as to have a High–Income Child Benefit Charge (HICBC) at step 7 of the s23 calculation, will currently have that HICBC incorrectly retained at Amount B. This happens because HICBC calculation within the SA calculator uses the ‘resident’ adjusted net income amount for both the s23 (resident) and s811 (non–UK resident) calculation.</p> <p>An example would be a non–UK resident (NRD1=Y) with UK dividends £50,000 (INC4), Child Benefit £1,010 (CBC1), Employment Income £10,500 (EMP1), Allowable expenses £5,000 (EMP20), and profit from furnished holiday lettings £11,000 (PRO15). Under the s23 calculation there is a HICBC of £1,010 and this is also included within the Amount B figure of £4,310, resulting in an ‘Income tax liability limited to’ amount under s811 of £8,060.</p> <p>The Amount B figure should only include the income tax that would otherwise be chargeable on the non–disregarded income and not the HICBC. Therefore, that</p>	In these circumstances a paper return should be filed.	<p>This can be identified when:</p> <p>NRD1 = Y</p> <p>And CBC1 > 0 (zero)</p> <p>And c28.14 > 0 (zero)</p> <p>And c28.14 <> d_28_14</p> <p>And c12.1b minus (larger of 0 (zero) and (c28.14 minus d_28_14)) < c12.1a</p> <p>Where:</p> <p>d_28_14 = lower of c28.11 and d_28_13</p> <p>d_28_13 = d_28_10 x c28.12</p> <p>d_28_10 = d_28_9 x CBC_taper (1%)</p> <p>d_28_9 = larger of 0 (zero) and (d_28_7 minus c28.8)</p> <p>d_28_7 = larger of 0 (zero) and (c4.63 minus c91.27)</p>	Planned fix for 2023–24

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				<p>amount would be £3,300, resulting in a s811 liability of £7,050</p> <p>The of customers estimated to be affected is less than 30.</p>			
142	SA100	Various	Various	<p>Some customers whose income falls within the Higher rate and as well as savings and dividend income also have non-savings income that is less than the Personal Allowance (PA) and the Starter Savings Rate (SSR) band, may not have their allowance allocated in the most beneficial way.</p> <p>An example would be a UK resident with Untaxed Interest £31,920 (INC2), Other dividends £3,670 (INC5) and Total Taxable Profits £16,550 (FSE76). Currently the SA calculator will allocate all the PA to the non-savings income and there will be £1,020 of savings that fall within the SSR. After this the Basic Rate Band is then used up by the remaining non-savings income, PSA and savings, and £1,800 of dividends. This then leaves £1,670 of dividends to be taxed at the higher rate of 32.5%, and there is a total liability (before NICs) of £7,418.75.</p> <p>It is more beneficial for just £10,900 of PA to be allocated to non-savings, leaving the remaining £1,670 against the dividends. The Basic Rate band is then utilised against the balance of non-savings and the total interest. This then leaves £2,000 dividends in charge, but covered by the £2000 dividend allowance, £130 from the basic rate 0% band, and £1,870 from the higher rate 0% band. The total liability (before NICs) is then £7,414.00.</p> <p>The numbers affected by this Exclusion are estimated to be small.</p>	In these circumstances a paper return should be filed.	<p>This can be identified when</p> <p>c5.1 > 0 (zero) And c5.3 <= c5.1 + SR_band (£5,000) And c5.11 > Personal Savings Allowance (£500) And c5.22 > Dividend Allowance (£2,000) And c5.34a = 0 (zero) And c5.3 + c5.11 > c5.2a And c5.3 + c5.11 < c5.2a + c5.1 And c5.86 > c5.2a And c5.55.42 > c5.55.10 And_5_55_42 < c5.55.10</p> <p>Where:</p> <p>d_5_55_42 = d_5_55_36 + d_5_55_37 + d_5_55_38 + d_5_55_39 + d_5_55_40 + d_5_55_41</p> <p>d_5_55_41 = (larger of 0 (zero) and (d_5_55_21 minus d_5_55_35)) x HR_rate (40%)</p> <p>d_5_55_40 = (Larger of 0 (zero) and (d_5_55_17 minus d_5_55_31)) x BR_rate (20%)</p> <p>d_5_55_39 = (Larger of 0 (zero) and (d_5_55_14 minus d_5_55_26)) x c3a.5</p> <p>d_5_55_38 = (Larger of 0 (zero) and (d_5_55_13 minus d_5_55_25)) x c3a.4a</p> <p>d_5_55_37 = (Larger of 0 (zero) and (d_5_55_12 minus d_5_55_24)) x c3a.4</p> <p>d_5_55_36 = (Larger of 0 (zero) and (d_5_55_11 minus d_5_55_23)) x c3a.3b</p> <p>d_5_55_35 = lower of (Larger of 0 (zero) and (d_5_54a1 minus (d_5_55_28 + d_5_55_30 + d_5_55_31 + d_5_55_34))) and d_5_55_32</p> <p>d_5_55_34 = lower of d_5_55_33 and (Larger of 0 (zero) and (d_5_54a1 minus (d_5_55_28 + d_5_55_30 + d_5_55_31)))</p>	Planned fix for 2022-23

Unique ID	Schedule	Page	Box	Issue	Workaround	Mnemonic criteria for Software Developers	Status
						<p>$d_{5_55_33} = \text{lower of } (d_{5_55_32} \text{ and } (\text{Larger of } 0 \text{ (zero) and } (c4.79 \text{ minus } d_{5_55_30})))$</p> <p>$d_{5_55_32} = \text{Larger of } 0 \text{ (zero) and } ((c3a.3a + c4.59) \text{ minus } (d_{5_55_22} + d_{5_55_28} + d_{5_55_30} + d_{5_55_31}))$</p> <p>$d_{5_55_31} = \text{lower of } (\text{Larger of } 0 \text{ (zero) and } (d_{5_54a1} \text{ minus } (d_{5_55_28} + d_{5_55_30})) \text{ and } (c \text{ Larger of } 0 \text{ (zero) and } (5.2a \text{ minus } (d_{5_55_22} + d_{5_55_28} + d_{5_55_30})))$</p> <p>$d_{5_55_30} = \text{lower of } d_{5_55_29} \text{ and } (\text{Larger of } 0 \text{ (zero) and } (c5.2a \text{ minus } d_{5_55_24}))$</p> <p>$d_{5_55_29} = \text{lower of } (\text{Larger of } 0 \text{ (zero) and } (d_{5_54a1} \text{ minus } d_{5_55_28})) \text{ and } c4.79$</p> <p>$d_{5_55_28} = \text{lower of } d_{5_55_27} \text{ and } (\text{Larger of } 0 \text{ (zero) and } (\text{SR_band } (\pounds5,000) \text{ minus } d_{5_55_22}))$</p> <p>$d_{5_55_27} = \text{lower of } d_{5_54a1} \text{ and } \text{SR_band } (\pounds5,000)$</p> <p>$d_{5_55_26} = \text{lower of } (\text{Larger of } 0 \text{ (zero) and } (d_{5_55_22} \text{ minus } (d_{5_55_23} + d_{5_55_24} + d_{5_55_25}))) \text{ and } c3a.3$</p> <p>$d_{5_55_25} = \text{lower of } (\text{larger of } 0 \text{ (zero) and } (d_{5_55_22} \text{ minus } (d_{5_55_23} + d_{5_55_24}))) \text{ and } c3a.2a$</p> <p>$d_{5_55_24} = \text{lower of } (\text{Larger of } 0 \text{ (zero) and } (d_{5_55_22} \text{ minus } d_{5_55_23})) \text{ and } c5.2$</p> <p>$d_{5_55_23} = \text{lower of } d_{5_55_22} \text{ and } c3a.1a$</p> <p>$d_{5_55_22} = \text{Larger of } 0 \text{ (zero) and } (d_{5_54a} \text{ minus } c5.55.6)$</p> <p>$d_{5_55_21} = \text{lower of } (\text{Larger of } 0 \text{ (zero) and } (d_{5_54a1} \text{ minus } (d_{5_54d} + d_{5_55_16} + d_{5_55_17} + d_{5_55_20}))) \text{ and } d_{5_55_18}$</p> <p>$d_{5_55_20} = \text{lower of } d_{5_55_19} \text{ and } (\text{Larger of } 0 \text{ (zero) and } (d_{5_54a1} \text{ minus } (d_{5_54d} + d_{5_55_16} + d_{5_55_17})))$</p> <p>$d_{5_55_19} = \text{lower of } d_{5_55_18} \text{ and } (\text{Larger of } 0 \text{ (zero) and } (c4.79 \text{ minus } d_{5_55_16}))$</p> <p>$d_{5_55_18} = \text{Larger of } 0 \text{ (zero) and } ((c3a.3a + c4.59) \text{ minus } (d_{5_54a} + d_{5_54d} + d_{5_55_16} + d_{5_55_17}))$</p> <p>$d_{5_55_17} = \text{lower of } (\text{Larger of } 0 \text{ (zero) and } (d_{5_54a1} \text{ minus } (d_{5_54d} + d_{5_55_16}))) \text{ and } (\text{Larger of } 0 \text{ (zero) and } (c5.2a \text{ minus } (d_{5_54a} + d_{5_54d} + d_{5_55_16})))$</p> <p>$d_{5_55_16} = \text{lower of } d_{5_55_15} \text{ and } (\text{Larger of } 0 \text{ (zero) and } (c5.2a \text{ minus } d_{5_54a}))$</p>	

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						<p>d_5_55_15 = lower of (Larger of 0 (zero) and (d_5_54a1 minus d_5_54d)) and c4.79</p> <p>d_5_55_14 = lower of (Larger of 0 (zero) and (d_5_54a minus (d_5_55_11 + d_5_55_12 + d_5_55_13))) and c3a.3</p> <p>d_5_55_13 = lower of (Larger of 0 (zero) and (d_5_54a minus (d_5_55_11 + d_5_55_12))) and c3a.2a</p> <p>d_5_55_12 = lower of (Larger of 0 (zero) and (d_5_54a minus d_5_55_11)) and c5.2</p> <p>d_5_55_11 = lower of d_5_54a and c3a.1a</p> <p>d_5_55_7 = lower of (Larger of 0 (zero) and (c5.52d minus c5.55.6)) and (Larger of 0 (zero) and (c5.37 minus (c5.14 + c5.19 + c5.20c + c5.46 + c5.52l + d_5_55_6b)))</p> <p>d_5_55_6b = Larger of 0 (zero) and (SR_band (£5,000) minus d_5_55_6a)</p> <p>d_5_55_6a = Larger of 0 (zero) and (d_5_54a minus c5.55.6)</p> <p>d_5_54d = lower of d_5_54b and (Larger of 0 (zero) and (SR_band (£5,000) minus d_5_54a))</p> <p>d_5_54b = lower of d_5_54a1 and SR_band (£5,000)</p> <p>d_5_54a1 = Larger of 0 (zero) and (c5.37 minus (c5.46 + c5.52l + d_5_52q))</p> <p>d_5_54a = Larger of 0 (zero) and (c5.35 minus (c5.44 + c5.52h + d_5_52p + d_5_54))</p> <p>d_5_54 = Larger of 0 (zero) and (c5.52b minus (d_5_52p + d_5_52q))</p> <p>d_5_52q = Larger of 0 (zero) and (c5.52b minus d_5_52p)</p> <p>d_5_52p = 0 (zero)</p>	

Changes Log

Document ID	Date	Unique ID	Notes	Changes
2021-22 v4.1	21 Dec 2022	ID142	Updated	Mnemonic criteria updated
2021-22 v4.1	21 Dec 2022	ID139	Updated	Correction made to example
2021-22 v4.1	21 Dec 2022	ID141	Updated	Mnemonic criteria updated & correction made to example
2021-22 v4.1	21 Dec 2022	ID140	Updated	Mnemonic criteria updated
2021-22 v4.0	24 Nov 2022	ID142	New	
2021-22 v4.0	24 Nov 2022	ID141	New	

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2021–22 v4.0	24 Nov 2022	ID140	New	
2021–22 v4.0	24 Nov 2022	ID139	New	
2021–22 v4.0	24 Nov 2022	ID121	Updated	Mnemonic criteria updated
2021–22 v4.0	24 Nov 2022	ID138	New	
2021–22 v4.0	24 Nov 2022	ID137	Updated	Mnemonic criteria updated
2021–22 v3.0	29 June 2022	ID121	Updated	Small correction to the mnemonic criteria
2021–22 v3.0	29 June 2022	ID137	New	
2021–22 v2.0	13 May 2022	ID121	Reinstated	
2021–22 v1.0	19 April 2022	ID136	Updated	Mnemonic criteria and status updated
2021–22 v1.0	19 April 2022	ID135	Updated	Status updated
2021–22 v1.0	19 April 2022	ID124	Updated	Status updated
2021–22 v1.0	19 April 2022	ID18	Updated	Issue updated remove reference to AIL23
2021–22 v0.1	22 February 2022	ID136	New	
2021–22 v0.1	22 February 2022	ID135	Updated	To make relevant to 2021/22 with status changed to 'Under review.'
2021–22 v0.1	22 February 2022	ID124	Updated	To make relevant to 2021/22
2021–22 v0.1	22 February 2022	ID62	Updated	To make relevant to 2021/22
2021–22 v0.1	22 February 2022	ID129	Updated	Partially fixed for 2021–22 – re-written to account for partial fix and new example of further fix required.
2021–22 v0.1	31 January 2022	ID134	Removed	Fixed for 2021–22
2021–22 v0.1	31 January 2022	ID133	Removed	Fixed for 2021–22
2021–22 v0.1	31 January 2022	ID132	Removed	Fixed for 2021–22
2021–22 v0.1	31 January 2022	ID131	Removed	Fixed for 2021–22
2021–22 v0.1	31 January 2022	ID130	Removed	Fixed for 2021–22
2021–22 v0.1	31 January 2022	ID128	Removed	Fixed for 2021–22
2021–22 v0.1	31 January 2022	ID127	Removed	Not applicable for 2021–22
2021–22 v0.1	31 January 2022	ID5	Removed	No longer applicable
2021–22 v0.1	31 January 2022			Document created