

Tax Investigation Protection Service

Terms and Conditions applicable from 6th April 2022 until further notice

1. Investigation by HMRC

- 1.2. We will act on your behalf in the matter of the following types of investigation by HMRC into your 2021/22 Personal tax "return" (otherwise known as the Self Assessment Income Tax Return):
 - 1.2.1. Full Self Assessment enquiry
 - 1.2.2. Self Assessment Aspect enquiry
 - 1.2.3. Information requests concerning your return
- 1.3. Where required we will prepare a report on your behalf giving full disclosure of your tax affairs and once agreed by you submit it to HMRC.
- 1.4. We will liaise and negotiate with HMRC on any question of taxation, interest and/or penalties.
- 1.5. We must make it clear that if at any time we consider that:
 - 1.5.1. you are not cooperating with us and answering our enquiries fully and frankly **or**
 - 1.5.2. you are unwilling to make full disclosure or you refuse to do so then we will immediately cease to act and inform HMRC of that fact (albeit not the reasons for ceasing to act). At that point the Tax Investigation Protection Service will cease. In this event the payment made for the service will not be repayable.
- 1.6. Where specialist advice is required in connection with the investigation we may need to seek this from or refer you to appropriate specialists. The cost of such advice is not covered by the Tax Investigation Protection Service and will be separately chargeable. You will have the opportunity to advise us whether you wish us to seek this advice before any costs are incurred.
- 1.7. The following enquiries and disputes are excluded from the Tax Investigation Protection Service:
 - 1.7.1. Enquiries & disputes existing at the time the Tax Investigation Protection Service is selected
 - 1.7.2. Serious tax avoidance including cases where HMRC send correspondence from HMRC's Counter Avoidance Team, fraud and criminal cases
 - 1.7.3. Voluntary disclosures
 - 1.7.4. Enquiries into tax planning arrangements which have been allocated a Tax Avoidance Scheme Number
 - 1.7.5. Enquiries into Inheritance Tax, Corporation Tax, VAT, PAYE, IR35 issues, Tax Credits
 - 1.7.6. When the total cost of notional fees (calculated on the basis of £50 per hour time spent) exceeds £5,000
 - 1.7.7. External legal fees and Tax Tribunals (see also 6. below)

2. Your responsibilities

- 2.2. To enable us to carry out our work in relation to the investigation you agree:
 - 2.2.1. To disclose all sources of income, charges, allowances and capital transactions;
 - 2.2.2. To provide any other information that may be relevant in relation to the investigation;
 - 2.2.3. To authorise us to approach such third parties as may be appropriate, where the matter in question requires more information or additional expertise, in order that we may deal with your investigation effectively. We may therefore disclose and discuss any information and data that belongs to you so that a reasonable opinion and assessment of the matter may be obtained on your behalf.
 - 2.2.4. To provide information promptly to enable us to deal with the investigation.

- 2.2.5. To forward to us on receipt copies of all HMRC correspondence, statements of account, PAYE coding notices, notices of assessment, letters and other communications received from HMRC as may be relevant to the investigation to enable us to deal with them as may be necessary immediately upon receipt. Although HMRC have the authority to communicate with us when form 64-8 has been signed and submitted it is essential that you let us have copies of any correspondence received because HMRC are not obliged to send us copies of all communications issued to you.
- 2.2.6. To keep us informed about significant changes in your circumstances if they are likely to affect the outcome of the investigation. If you are unsure whether the change is material or not please let us know so that we can assess its significance or otherwise.

3. Important Notes

- 3.2. The Tax Investigation Protection Service is optional.
- 3.3. Opting for the Tax Investigation Protection Service does NOT cover you or make any reimbursement to you in respect of any additional tax, interest or penalties arising from an HMRC enquiry, investigation or request for information.
- 3.4. If you do not receive a Full or Aspect Self Assessment enquiry or request for information from HMRC in respect of the specified year end(s) payment for the Tax Investigation Protection Service will not be refunded.
- 3.5. Our services as set out herein are subject to the limitations on our liability as set out in our standard Terms and Conditions available on this link. These are important provisions which you should read and consider carefully.
- 3.6. Once payment has been cleared for the Tax Investigation Protection Service you agree that you have read, understood and accept these specific Terms & Conditions.

Tax Advice Service

Terms and Conditions applicable from 6th April 2022 until further notice

1. The Service is available by advance subscription only to individuals (Subscribers) who are existing clients of one or more of PayStream's other services.
2. The general Terms and Conditions under which PayStream provides its other services apply also to this Service.
3. The Service needs to be renewed annually.
4. If the Subscriber wishes to cancel the Service after having been sent at least one Top Tip or Newsletter (Tax Time) or having made at least one email tax advice enquiry no refund of the subscription can be made.
5. PayStream commits to provide monthly Top Tips by email to all subscribed individuals at the email address held on their system. It is the responsibility of the individual Subscriber to keep PayStream informed of any changes of email address. The date of issue of the document will be in line with the schedule notified to the Subscriber upon first joining the Service.
6. PayStream commits to provide quarterly Newsletter (Tax Time) by email to all subscribed individuals at the email address held on their system. It is the responsibility of the individual Subscriber to keep PayStream informed of any changes of email address. The date of issue of the document will be in line with the schedule notified to the Subscriber upon first joining the Service.
7. PayStream commits to respond to emails sent by paid up Subscribers to the nominated Tax Advice email account within 7 working days. PayStream reserves the right to impose a fair usage restriction to this element of the service. Responses will be sent to the Subscriber's email address held on the PayStream system.
8. Responses to Subscribers Tax Advice email enquiries may be confined to considerations which the respondent is advised to take into account and may not be specific advice if PayStream considers it does not have all the necessary information on which to base that advice. If PayStream believe that more detailed investigation and research is required in the best interest of the Subscriber it may suggest that additional, scoped work is required. Such additional work would be covered by a formal tax advisory engagement and subject to additional charges if the Subscriber chooses to pursue that option.
9. Under the terms of this agreement PayStream are only able to provide advice on the following UK only taxes and issues:
 - 9.1. Corporate and Business Tax
 - 9.1.1. Trading income & losses
 - 9.1.2. Receipts & deductions
 - 9.1.3. Capital Allowances
 - 9.1.4. Income from Property
 - 9.2. Employment Tax
 - 9.2.1. Employment income
 - 9.2.2. Expenses & Benefits in Kind
 - 9.2.3. PAYE
 - 9.2.4. Termination payments
 - 9.3. Personal Tax
 - 9.3.1. Tax allowances & reliefs
 - 9.3.2. Tax on interest and dividends
 - 9.3.3. Tax calculations
 - 9.3.4. Unpaid and overpaid tax
 - 9.3.5. Pension Tax charges & reliefs
 - 9.3.6. Self Assessment

- 9.4. National Insurance Contributions (NIC)
 - 9.4.1. Class 1
 - 9.4.2. Class 1a
 - 9.4.3. Class 2
 - 9.4.4. Class 3
 - 9.4.5. Class 4
- 9.5. Value Added Tax (VAT)
 - 9.5.1. VAT Assessments
 - 9.5.2. Cash accounting
 - 9.5.3. Flat rate scheme
 - 9.5.4. Input tax
 - 9.5.5. Partial exemption
 - 9.5.6. Place & time of supply
- 9.6. Construction Industry Scheme (CIS)
 - 9.6.1. The Scheme
 - 9.6.2. Registration & verification
 - 9.6.3. End of Year processes
- 9.7. Capital Gains Tax
 - 9.7.1. Charge to tax
 - 9.7.2. Chattels and other assets
 - 9.7.3. Shares & securities
 - 9.7.4. Land and buildings
 - 9.7.5. Principle Residence Exemption
 - 9.7.6. Reliefs and exemptions
- 9.8. Inheritance Tax
 - 9.8.1. Charge to tax
 - 9.8.2. Exemptions
 - 9.8.3. Business Reliefs
- 9.9. HMRC issues
 - 9.9.1. Compliance checks
 - 9.9.2. Investigations
 - 9.9.3. Penalties
- 9.10. UK Tax Residence
 - 9.10.1. Statutory Residence Test
 - 9.10.2. Domicile
 - 9.10.3. Arriving/leaving the UK
 - 9.10.4. Overseas income
 - 9.10.5. Double Taxation
- 10. Advice will not be provided on any of the following:
 - 10.1. Stamp Duty or Stamp Duty Land Tax
 - 10.2. Excise Duty
 - 10.3. Gambling Duties
 - 10.4. Import & Export Duties
 - 10.5. Landfill Tax
 - 10.6. Oil & Gas Taxation
 - 10.7. Pension Tax (Pension scheme rules)
 - 10.8. Tax Credits
 - 10.9. Tobacco Duty
 - 10.10. Tax Avoidance
 - 10.11. Trusts

11. Any advice or guidance we provide as part of this Service will be based on our understanding and interpretation of the statute, case law and practice as at the time of its issue and will not take into account future changes which may occur after such advice is provided. For bespoke, tailored advice for individuals' particular circumstances please contact the PayStream Tax Advisory Team on 0161 929 6000.