

TaxAid

Accessing your Personal Tax Account:
step by step instructions

Registering to access your Personal Tax Account (PTA)

Your PTA is an online service provided by HM Revenue & Customs (HMRC) to allow you to manage your personal tax affairs. Your PTA is a way to view and manage your tax affairs in one secure place. There are a range of services available with more being added all the time. You can use your personal tax account to:

- check your Income Tax estimate and tax code
- fill in, send and view a personal tax return
- claim a tax refund
- check and manage your tax credits
- check your State Pension
- track tax forms that you've submitted online
- check or update your Marriage Allowance
- tell HMRC about a change of address
- check or update benefits you get from work, for example company car details and medical insurance

Before you can get into your Personal Tax Account you need to register via the Government Gateway.

Before you start, find your:

- a. National Insurance number
- b. Mobile phone or landline number
- c. Email address

You will also need to prove your identity using one of the following, so make sure you have **one** of these to hand before you start:

- d. Your bank account details
- e. Your P60
- f. Your 3 most recent payslips
- g. Your passport – your name, number and expiry date

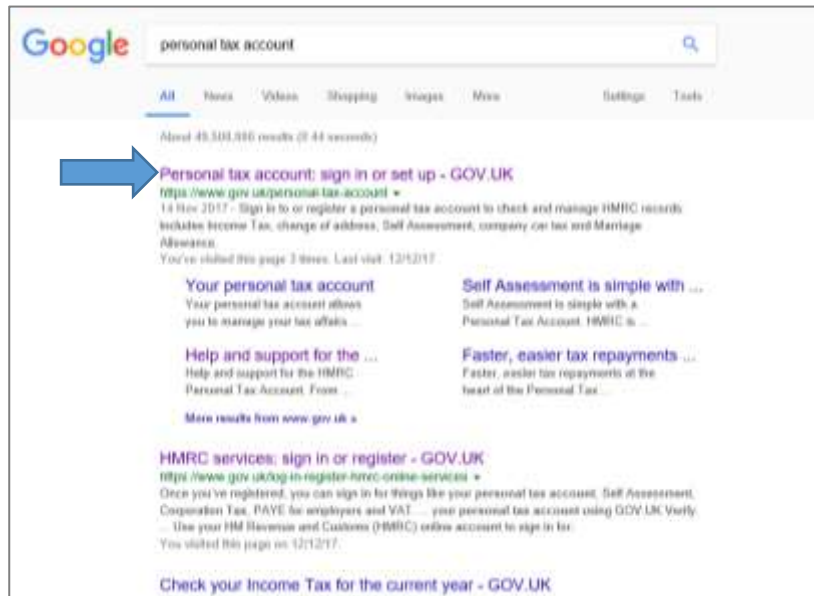
It is also a good idea to have a pen and paper handy as you will be given two sets of numbers to write down.

PLEASE NOTE: The first time you access your Personal Tax Account, you may be asked additional questions based on information provided by a credit reference agency. These questions are designed to help more customers access their account in the event you do not have the required HMRC information or a UK passport.

These questions will be specific to your circumstances, so unfortunately we can't fully replicate them in this guide. They will be multiple choice questions and could be to do with mortgages, loans, bank accounts, phone contracts, known addresses etc. An example of what you might see is included in this guide at step 23.

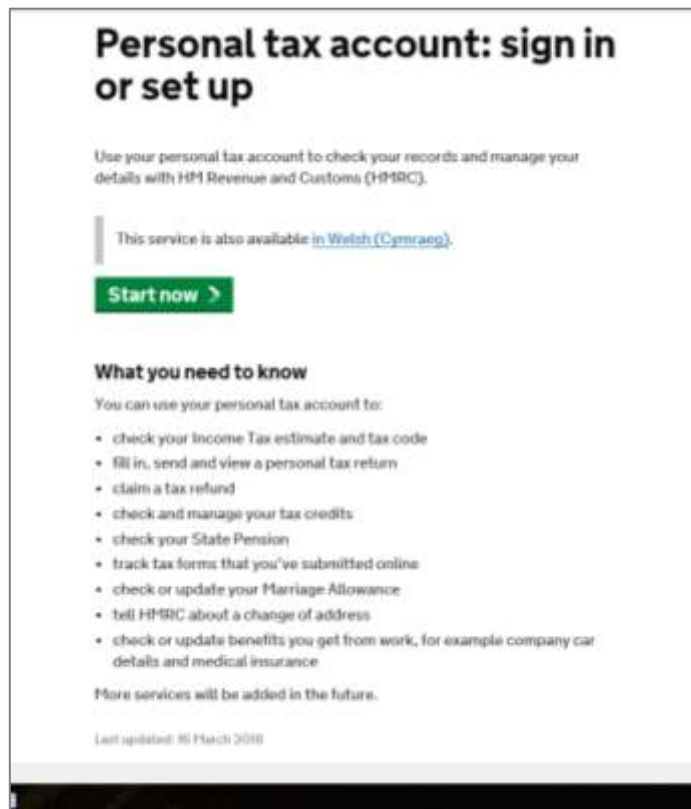
Here are the steps to help you access your PTA:

1. Switch on your computer, go to the internet and enter 'Personal Tax Account' into your search bar, most people use Google, Bing or Yahoo for searching.
2. Click on **Personal tax account: sign in or set up - GOV.UK** which should be at or near the top of the list of sites:



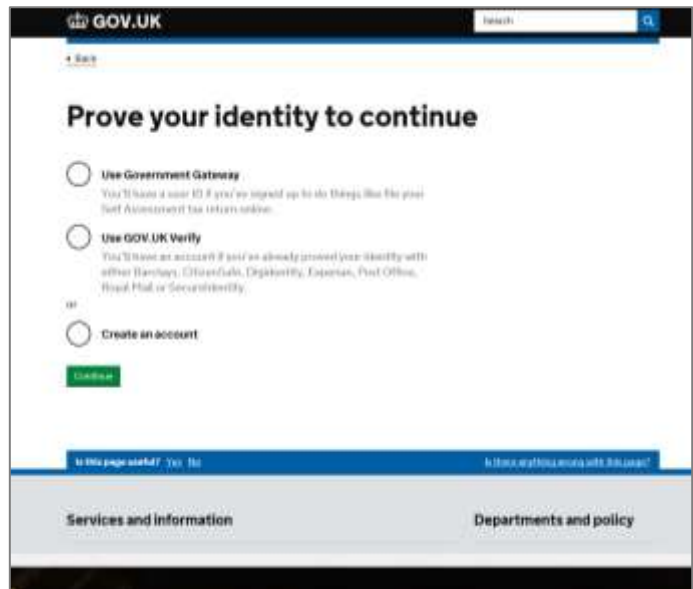
3. This will take you to the 'sign in or set up' page:

To continue, click on the green button 'Start now'

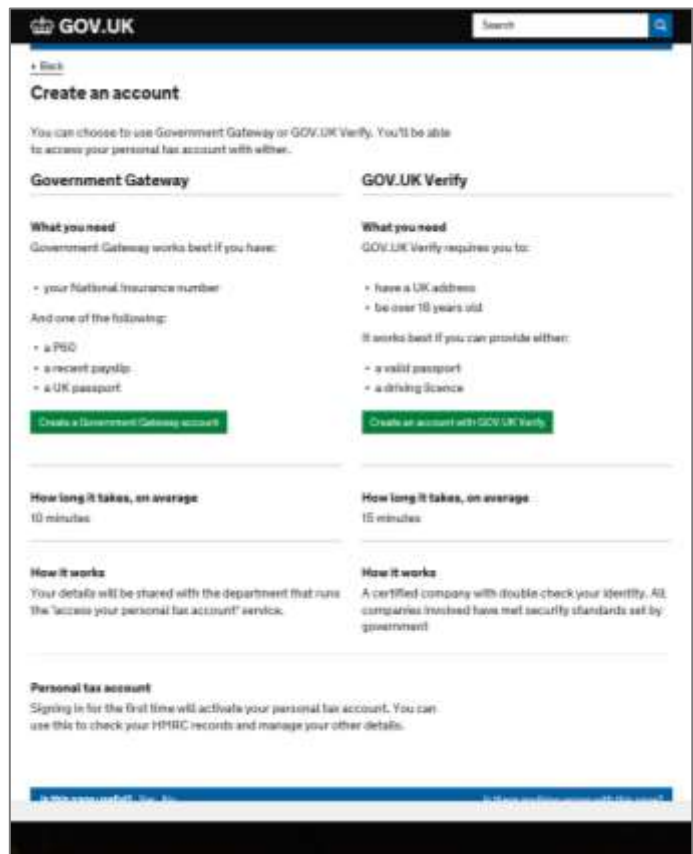


4. You will see three options on the next screen. If you have set up your Government Gateway access before, select the top option, then click on the green **'Continue'** button and you'll be taken to step 6.

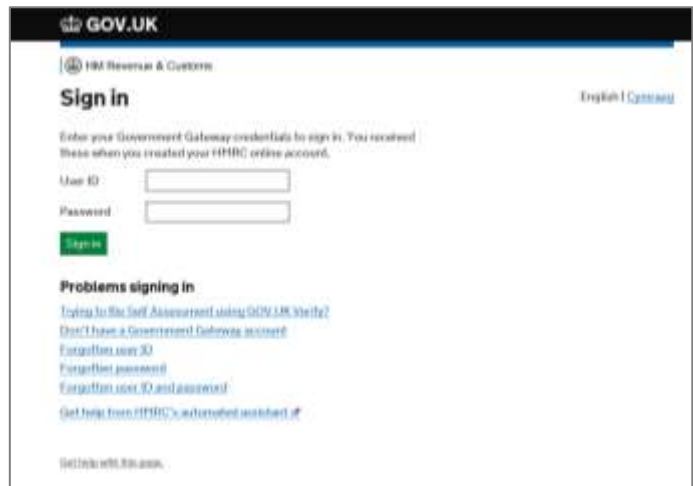
If you are new to the website and haven't previously set up an account, select 'create an account' and then, click on the green **'Continue'** button




5. On this screen you have two ways to create an account. This guide takes you through the first option – the Government Gateway – which is a bit quicker than the second option. Click on the green **'Create a Government Gateway account'** button



6. If you have previously used any HMRC services online and have a Government Gateway account already, please put in your twelve-digit User ID and Password and click on the green **'sign in'** button. You can then skip to step 11.



7. If you do not have a Government Gateway account, the next steps show you how you can set one up. You only need to do this once and the next time you access your PTA you will use the 'user ID' you are given and the 'password' you create along with a code that will be sent to your phone, but more on that later.



Click on [Don't have a Government Gateway account](#)

8. On the next screen you *may* be asked if you are trying to file your Self-Assessment tax return. Select No and then click the green **'continue'** box. (This is a temporary screen and may not appear every time).



9. On the next screen, enter your full name in the first box and your email address in the second one. You are then asked in the next two boxes to make up a password following the guidance (in grey text) and to confirm it. When done click the green 'continue' box.

The screenshot shows a form titled "Enter your details". It contains four input fields: "Full name", "Email address", "Create your password", and "Confirm your password". The "Email address" field has a note below it: "We need this so we can send you your sign in details if you lose them". The "Create your password" section includes a list of requirements: "Your password must: be between 11 and 12 characters (letters and numbers only, no special characters), contain at least one letter (a-z), contain at least one number (0-9), and not contain the word 'password'". A green "Continue" button is at the bottom, and a link "Get help with this page" is at the very bottom.

10. You will be given a user ID which is a 12-digit number. At this point, it is a good idea to write down your user ID and the password you created in the previous step somewhere safe, because you will need them each time you access your account in the future. The User ID will also be emailed to you. When ready, click the green 'continue' box.

The screenshot shows a screen from HM Revenue & Customs titled "Make a note of your User ID". A teal banner contains the text "Your User ID" above a white box with the placeholder "(your 12-digit code will be here)". Below the banner is a link "Print your User ID" with a printer icon. A message states "Your Government Gateway account has been created. You'll need your User ID whenever you sign in." A green "Continue" button is at the bottom.

11. You'll get a screen letting you know you will need a 6-digit access code. This is for your security. Click the green 'continue' box to continue.

12. On the next screen, you can choose how you receive your access code. You can select to receive your code by having a text sent to your mobile phone or from an automated voice call on your landline telephone. Make your selection and click the green 'continue' box.

GOV.UK
HM Revenue & Customs

How would you like to get your access code?

- HMRC app for smartphone or tablet
Get codes even with no mobile reception.
- Text message
Get codes sent to your mobile phone.
- Voice call
Get codes via automated message.

[Continue](#)

13. Select 'Yes' if your number is a UK number and click 'No' and enter the country if not. Then enter your preferred phone number. If it is a UK number, the international code +44 will appear and you just need to leave off the first zero from the beginning of your phone number (for example 01234 567891 becomes +44 1234 567891). This applies both for landlines and mobiles.

GOV.UK
HM Revenue & Customs

Enter your mobile phone number

We'll send an access code to this number by text message.

Is this a UK phone number?

Mobile phone number
This needs to be a phone which you always have access to.

[Send my access code](#)

[Choose a different way to get access codes.](#)

GOV.UK
HM Revenue & Customs

Enter your landline phone number

We'll call this number with an access code.

Is this a UK phone number?

Landline phone number

Get a pen and paper ready to take down the access code.

[Call my landline](#)

[Choose a different way to get access codes.](#)

14. If you have chosen to use a mobile phone number you will receive a 6-digit code by text message, so click the green 'Send my access code' when ready. If using a landline number, you will be phoned with a voice message, so make sure you have a pen and paper handy to note the number down. When you are ready, click on the 'Call my landline' button.

15. Your code will be sent to your chosen phone number. If it doesn't arrive in a minute or so you may need to check with your telephone service provider that the number isn't blocked. When it arrives enter the code into the box on the screen. Click on the green **'continue'** button.



16. You'll then get a screen confirming that you have set up the security for your account. If you received your code by text on your mobile, the screen will look like this:



17. Click the green **'continue'** box and you will be given the option to set up a 'backup' security option, where you would be take through steps 12-15 again to set up a second way to receive your access code (so if you chose landline call the first time, you could choose mobile text for the second 'back up' option). It is up to you if you wish to do this, or else click on the **'I can't do this right now'** to continue.

18. You now need to confirm who you are. You should only have to do this the first time you access your account. Click the green **'continue'** box



19. Enter your first name, last name, National Insurance number and date of birth in the boxes provided. Click on the green 'continue' button.

HM Revenue & Customs

Confirm your identity

Enter your details

This is to help us confirm who you are, so we know what questions to ask you.

First name

Last name

National Insurance number

It's on your National Insurance card, benefit letter, payslip or P60.
For example, QQ123456C

Date of birth

For example, 31 3 1980

Day Month Year

Continue

[Get help with this page.](#)

20. You will be given a choice of documents you want to answer questions about: Payslips, UK Passport or P60. Choose which is easiest for you then click on the green 'continue' button.

HM Revenue & Customs

Confirm your identity

Choose a way for us to identify you

We'll ask you some security questions that relate to your:

Payslips

UK Passport

P60

Continue

21. If you chose 'payslips' (for example), it might ask you what tax has been taken or what your National Insurance contribution was:

HM Revenue & Customs

Confirm your identity | Question 1 of 2

Your tax

How much tax is shown in the 'Deductions' section on one of your recent payslips? This is labelled as PAYE or Income Tax. Do not use the 'year to date' figure.

Enter the exact amount, including pence. For example: 103.05

Where to find your tax on your payslip

Continue

[I don't have that information](#)

HM Revenue & Customs

Confirm your identity | Question 2 of 2

Your National Insurance payments

How much National Insurance is shown in the 'Deductions' section on one of your recent payslips? Do not use the 'year to date' figure.

Enter the exact amount, including pence. For example: 120.40

Where to find your National Insurance on your payslip

Continue

[I don't have that information](#)

22. Or if you chose 'UK Passport', it would ask you for your passport number, name and expiry date.

IMPORTANT: you will need to type in your name exactly as it appears in your passport, not how you may want to be known. For example, you may usually call yourself Fred Bloggs, but if your passport has you as Joe Fred Bloggs, then please use the name as it is in your passport.

Your UK passport

Enter your details **exactly** as they appear on your passport.

▶ Where to find these details on your passport

Passport number
Your passport number contains up to 9 numbers and no letters.

Surname
Exactly as it appears on your passport.

Given names
Enter all given names, as they appear on your passport.

Expiry date of your passport
For example, 31 MAR 2026

Day Month Year

[I don't have that information](#)

23. If you DO NOT have a UK passport, you may be asked some additional questions to help HMRC identify you.

The questions can relate to information on your mortgages, loans, bank accounts, phone contracts, known addresses etc. These questions will be specific to you, but an example of a typical question is shown here:

Confirm your identity

When did you last open a personal current account?

Less than 2 years ago

Between 2 and 4 years ago

Between 4 and 6 years ago

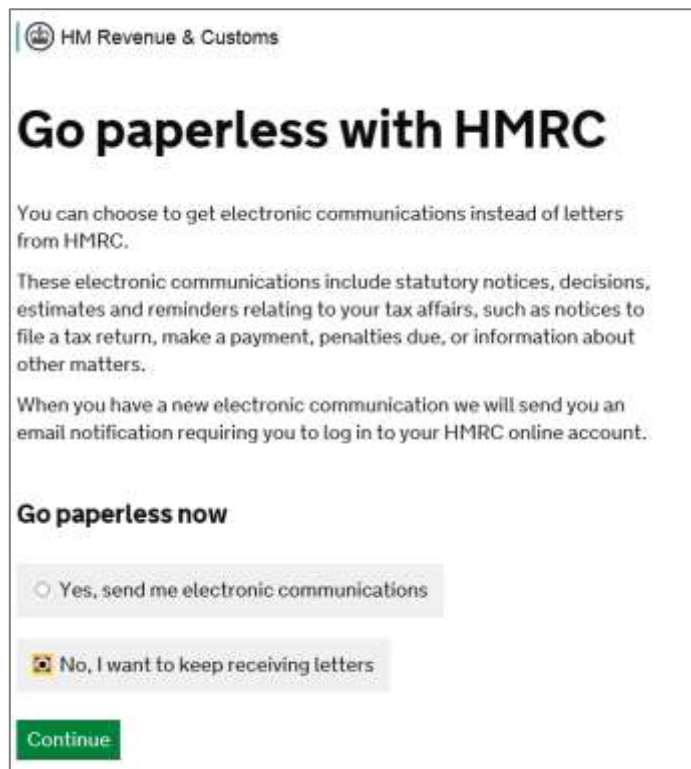
More than 6 years ago

[I don't have that information](#)

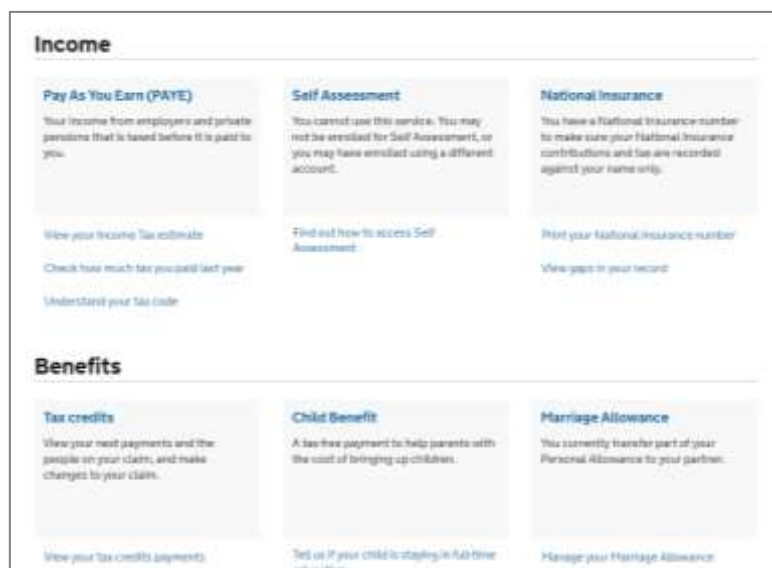
24. Once you've entered your details and clicked on the green 'continue' button, you should get a message saying 'We've confirmed your identity' and you can click on the green 'continue' button.

25. If you haven't been able to answer the questions, or HMRC doesn't hold enough information to be able to identify you, it may be that the online Personal Tax Account isn't available to you. If you have a tax matter that you need to discuss with HMRC, there are phone numbers at the back of this guide that you can call instead.

26. Finally, you will be asked if you want to receive electronic communications (emails) instead of letters from HMRC. It is **IMPORTANT TO NOTE** that if you select 'yes' but later change your mind, only you can change this back (not HMRC) and it must be changed within your Personal Tax Account. If there is any chance you may not have access to emails or a computer in the future, we advise that you select 'No'. Please also see the note at the end of this guide regarding emails from HMRC.



27. Congratulations, you have finished! The 'menu page' in your PTA will look something like this (each person's PTA will be slightly different):



You can now go into different areas such National Insurance or tax credits to check and update your details.

Please remember to keep your 12-digit User ID and password safe. The next time you want to access your PTA, you will just need this User ID and password and if you need one, you'll be sent a 6-digit access code using your chosen method (mobile, landline or via the HMRC phone app).

If you have a query you can contact HMRC direct on **0300 200 3600**.

Useful HMRC phone numbers:

Service	Telephone	Textphone	Outside the UK
HMRC online services Get help with problems signing in You can also check service availability and see if there are any problems with our online services (including error messages).	0300 200 3600	0300 200 3603	+44 161 930 8445
Self Assessment	0300 200 3310	0300 200 3319	+44 161 931 9070
Tax credits	0345 300 3900	0345 300 3909	+44 2890 538 192
Income Tax	0300 200 3300	0300 200 3319	+44 135 535 9022
National Insurance	0300 200 3500	0300 200 3519	+ 44 191 203 7010

Regarding emails or texts from HMRC:

There are scam emails and texts circulating that claim to be from HMRC. Do not give out private information (such as bank details or passwords), reply to text messages, download attachments or click on any links in emails if you're not sure they're 100% genuine.

Emails and texts from HMRC will never:

- notify you of a tax rebate
- offer you a repayment
- ask you to disclose personal information such as your full address, postcode, Unique Taxpayer Reference or details of your bank account
- give a non HMRC personal email address to send a response to
- ask for financial information such as specific figures or tax computations, unless you've given us prior consent and you've formally accepted the risks
- have attachments, unless you've given prior consent and you've formally accepted the risks
- provide a link to a secure log in page or a form asking for information - we'll ask you to log on to your online account to check for information instead

You can forward suspicious emails to HMRC: phishing@hmrc.gsi.gov.uk or texts to: 60599