



## About these notes

These notes will help you decide whether you want to pay voluntary Class 3 National Insurance contributions. Please read these notes before you fill in the application form on pages 3 and 4.

## Why pay voluntary National Insurance contributions

Gaps in your National Insurance contributions record could reduce the amount of State Pension you receive when you reach State Pension age. Voluntary Class 3 National Insurance contributions can be paid by people who haven't paid enough through their employment, or aren't liable to pay any other class of National Insurance contributions and count towards State Pension.

More information about voluntary Class 3 National Insurance contributions and current rates can be found at [www.gov.uk/voluntary-national-insurance-contributions](http://www.gov.uk/voluntary-national-insurance-contributions)

You can pay voluntary Class 3 National Insurance contributions if you're:

- over 16
- not working
- not liable to pay Class 1 and/or Class 2 National Insurance contributions as a self-employed person
- a woman who revokes her married woman's or widow's reduced rate election part way through a tax year
- a self-employed person who has profits below the Small Profits Threshold or was previously exempt from paying Class 2 National Insurance contributions

You may also be able to pay for periods where you've been abroad.

You can't pay voluntary Class 3 National Insurance contributions:

- if you're a married woman or widow who opted to pay reduced rate National Insurance contributions during the whole tax year
- for the tax year in which you reach State Pension age, or for any following tax year
- if you're self-employed and your profits are above the Small Profits Threshold
- for any week that you're entitled to National Insurance credits

## Protecting your State Pension

The amount of State Pension you receive depends on National Insurance contributions:

- you've paid or are treated as having paid
- you have been credited with, which make up a qualifying year

The government changed the State Pension from 6 April 2016. This new State Pension will be for:

- men born on or after 6 April 1951
- women born on or after 6 April 1953

The changes replaced the basic State Pension with a single system - the new State Pension. You'll need a minimum of 10 qualifying years to receive any State Pension from 6 April 2016. National Insurance contributions paid before 6 April 2016 will be recognised in the new system.

Changes are also being made to the State Pension age.

The easiest way to check how much State Pension you might receive based on your National Insurance contributions to date is by going to [www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension)

This will help you decide whether to pay voluntary Class 3 national Insurance contributions.

## Getting credits towards your State Pension

Before you consider paying voluntary Class 3 National Insurance contributions you should consider whether you might be entitled to National Insurance credits instead.

Sometimes you may not pay National Insurance contributions if you:

- are ill
- are unemployed
- don't work or don't work many hours because you're caring for someone and you've claimed a benefit as a parent or carer
- don't earn enough to pay National Insurance contributions

In many cases the government may give you credits towards your State Pension for these periods. National Insurance credits can help maintain your National Insurance contributions record for some social security benefits and help protect your entitlement to State Pension.

For more information, go to [www.gov.uk/national-insurance-credits](http://www.gov.uk/national-insurance-credits)

## Deciding to pay

Before you decide to pay voluntary Class 3 National Insurance contributions, you should get information about your State Pension entitlement, including the number of qualifying years you have to date.

To do this, go to 'Check your State Pension statement' at [www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension)

**Alternatively you can contact the Future Pension Centre:**

- if you live in the UK
  - Telephone: 0345 3000 168,
  - Textphone: 0345 3000 169
- if you live outside the UK
  - Telephone: +44 (0) 191 218 3600

For the Future Pension Centre opening hours, go to [www.gov.uk/future-pension-centre](http://www.gov.uk/future-pension-centre)

The information will be provided on a Pension Statement and based on the current pension system.

## Time limits and higher rates for late payment

You must normally pay voluntary Class 3 National Insurance contributions before the end of the sixth tax year following the tax year you are paying for, for them to count towards State Pension. If you pay more than 2 years after the end of the tax year for which you are paying, you may have to pay at a higher rate.

Due to the changes to the current State Pension for those who retire after 5 April 2016, we have extended the time limits for payment to ensure you have enough time to decide if you would like to pay. For more information, go to [www.gov.uk/voluntary-national-insurance-contributions/rates](http://www.gov.uk/voluntary-national-insurance-contributions/rates)

To allow for possible delays in bank processing (for which HMRC is not responsible) please allow at least 5 bank working days for your payment to reach us. Bank working days are Monday to Friday excluding bank holidays.

## Refund of voluntary National Insurance contributions

There is no automatic right to a refund of voluntary Class 3 National Insurance contributions. We can only refund Class 3 National Insurance contributions if:

- you weren't entitled to pay them
- they were paid in error

## What to do if you want to pay voluntary National Insurance contributions

If you decide you want to pay voluntary National Insurance contributions read the 'How to Pay' section. Fill in the application form, including the preferred method of payment declaration.

If you choose to pay by Direct Debit, also fill in the 'Instruction to your bank or building society to pay by Direct Debit'. Keep these notes and return pages 3 and 4 to:

National Insurance Contributions and Employer Office  
HM Revenue and Customs  
BX9 1AN

You can tell us about any changes to your circumstances, for example name and address, online.  
Go to [www.gov.uk/national-insurance/change-of-circumstance](http://www.gov.uk/national-insurance/change-of-circumstance)

## How to pay

**Direct Debit** - we'll collect National Insurance contributions from your bank or building society once a month. It can take at least 21 days to set up a Direct Debit with your bank or building society. We'll write to you to confirm the date of the first payment.

Payments are made monthly in arrears and will cover National Insurance contributions for 4 or 5 weeks, subject to the number of Sundays in the preceding tax month. Depending on the date you have chosen to start paying National Insurance contributions, the first payment could be higher as it may cover more than 1 month. We'll continue to collect payments by Direct Debit from your account, on or up to 3 working days after the second Friday of each month. Please make sure you have enough funds in your account.

**Quarterly bill** - if you choose to pay quarterly we'll send you a bill every 13 weeks, in July, October, January and April each year. You can pay your bill at your bank or any Post Office and you'll not be charged for the transaction.

There are special arrangements for people who are abroad, or are going abroad. This is dependent on your circumstances before you leave the UK, the country you're going to and the class of contribution you can pay.

For more information on paying HMRC, go to [www.gov.uk/pay-voluntary-class-3-national-insurance](http://www.gov.uk/pay-voluntary-class-3-national-insurance)

## Your rights and obligations

'Your Charter' explains what you can expect from us and what we expect from you. For more information, go to [www.gov.uk/hmrc/your-charter](http://www.gov.uk/hmrc/your-charter)

This guarantee should be detached and retained by the payer



### The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, HM Revenue & Customs will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request HM Revenue & Customs to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by HM Revenue & Customs or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when HM Revenue & Customs asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



Please use capital letters and write clearly in black ballpoint pen.

Instruction to your bank or building society to pay by Direct Debit - at 'Reference', please enter your National Insurance number.

Send us pages 3 and 4. Keep the notes on pages 1 and 2. When we receive your reply we'll update your National Insurance account.

Your details

1 Surname

2 First name(s)

3 Title - Mr, Mrs, Miss, Ms or other

4 National Insurance number

5 Date of birth DD MM YYYY

6 Address

Postcode

7 Phone numbers

Home

Mobile

8 Marital or civil partnership status

9 From what date do you wish to start paying voluntary National Insurance contributions? See 'How to pay' on page 2 for more information about payments DD MM YYYY

Do not detach

**Instruction to your bank or building society to pay by Direct Debit**

HM Revenue & Customs Please fill in this form in capital letters using a black ballpoint pen and send it to National Insurance Contributions and Employer Office, HM Revenue and Customs, BX9 1AN.

Name(s) of account holder(s)

Bank/building society account number

Branch sort code

Name and full postal address of your bank or building society

To: The Manager Bank/building society

Address

Postcode

Service user number

9 9 1 1 3 3

Reference

**Instruction to your bank or building society**

Please pay HM Revenue and Customs Direct Debits from the account detailed in this instruction, subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with HM Revenue and Customs and, if so, details will be passed electronically to my bank/building society.

Signature

Date DD MM YYYY

Banks and building societies may not accept Direct Debit instructions for some types of account

10 Tell us about the work you do or have done before the date you wish to start paying voluntary National Insurance contributions.

Please tick the appropriate box(es)?

**Employed?**

from DD MM YYYY

to DD MM YYYY

**Self-employed?**

from DD MM YYYY

to DD MM YYYY

**Unemployed?**

from DD MM YYYY

to DD MM YYYY

**Non-employed?**

from DD MM YYYY

to DD MM YYYY

## How to pay

I wish to pay by Quarterly bill  **Go to Declaration**

I wish to pay by Direct Debit

Please fill in the Direct Debit instruction on page 3. Banks and building societies may not accept Direct Debit instructions for some types of account.

## Declaration

This is my application to pay voluntary National Insurance contributions. I would like to pay by the method selected above. I have read and understand the following:

- voluntary National Insurance contributions count towards State Pension
- I am under no legal obligation to make voluntary National Insurance contributions
- if I pay less than 52 weeks of voluntary National Insurance contributions, in any 1 tax year, you may automatically stop sending me quarterly bills
- if I don't pay 2 quarterly bills in succession you may automatically stop sending me quarterly bills

Tick this box if you receive or have received Child Benefit, otherwise leave blank.

Signature(s)

Date DD MM YYYY

## What to do now

Detach your completed form on pages 3 and 4 and send it to:

National Insurance Contributions and Employer Office  
HM Revenue and Customs  
BX9 1AN