

# HMRC tips on avoiding Self Assessment tax scams

HM Revenue and Customs is warning millions of Self Assessment customers to be aware of fraudsters in the run up to the 31 January deadline.

Over the last year, HMRC received nearly 900,000 reports from the public about suspicious HMRC contact – phone calls, texts or emails. More than 100,000 of these were phone scams, while over 620,000 reports from the public were about bogus tax rebates.

Some of the most common techniques fraudsters use include phoning taxpayers offering a fake tax refund, or pretending to be HMRC by texting or emailing a link which will take customers to a false page, where their bank details and money will be stolen. Fraudsters are also known to threaten victims with arrest or imprisonment if a bogus tax bill is not paid immediately.

HMRC operates a dedicated Customer Protection team to identify and close down scams but is advising customers to recognise the signs to avoid becoming victims themselves. Genuine organisations like HMRC and banks will never contact customers asking for their PIN, password or bank details. Customers should never give out private information, reply to text messages, download attachments or click on links in texts or emails which they are not expecting.

Customers are urged to take action by forwarding details of suspicious calls or emails claiming to be from HMRC to [phishing@hmrc.gov.uk](mailto:phishing@hmrc.gov.uk) and texts to 60599. Customers who have suffered financial loss should contact Action Fraud on 0300 123 2040, or use their [online fraud reporting tool](#).

Customers can find out [more information on GOV.UK](#) on how to avoid and report scams and recognise genuine HMRC contact. If customers think they have received an HMRC-related phishing email or text message, they can check it against examples on GOV.UK.

Tax is automatically deducted from most UK taxpayers' wages, pensions or savings. Where tax is not automatically deducted, or when people or businesses have earned additional untaxed income, they are required to complete a Self Assessment tax return each year.

People need to complete a tax return if they:

- earned more than £2,500 from renting out property
- or their partner received Child Benefit and either of them had an annual income of more than £50,000
- received more than £2,500 in other untaxed income, for example from tips or commission
- are self-employed sole traders

- are employees claiming expenses in excess of £2,500
- have an annual income over £100,000
- earned income from abroad that they need to pay tax on

## Further information

- [Self Assessment guidance is available on GOV.UK](#)
- If customers are completing their Self Assessment online for the first time, they need to register for Self Assessment Online. It can take a few days for the registration to arrive in the post, so it's important that customers do it as soon as possible. They should contact HMRC for support if they're concerned about missing the deadline.
- Be aware of copycat websites and phishing scams – always type in the full online address [www.gov.uk/hmrc](http://www.gov.uk/hmrc) to obtain the correct link to file your Self Assessment return online securely and free of charge.
- Customers can also [register for HMRC's help and support email service online](#) or by going to GOV.UK and searching 'HMRC videos, webinars and email alerts'.

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## [Foreign Secretary attends NATO Meeting in Brussels](#)

Foreign Secretary Dominic Raab will travel to Brussels today to attend the final meeting of NATO Foreign Ministers ahead of next month's NATO Leaders' Meeting in London.

Foreign Ministers will agree further measures to strengthen deterrence and defence, including against hybrid threats, and enhance NATO's role in the ongoing fight against international terrorism.

At the meeting Ministers are also expected to recognise space as an operational domain – alongside air, land, sea and cyber – and discuss Allies' progress towards to achieving fairer burden sharing.

Ahead of the meeting, Foreign Secretary Dominic Raab said:

The UK is a founding member of NATO and has played a key role in the Alliance for 70 years. Today is a chance to work with our closest allies on shared defence and security challenges, including hybrid threats and international terrorism.

We look forward to the UK hosting NATO leaders in December, and celebrating NATO's 70th anniversary and discuss how to further strengthen the Alliance.

The UK is the largest defence investor in Europe and continues to meet NATO's target of investing 2% of GDP on defence, with 20% of that on equipment.

On 3 and 4 December 2019, the UK will welcome Allied leaders to London – the home of NATO's first headquarters – to mark 70 years of the Alliance. The meeting will provide an opportunity to take stock of NATO's adaptation to 21st century challenges.

The Foreign Secretary will also use today's visit to separately meet with his E3 French and German counterparts to discuss shared foreign policy challenges, including Iran's latest actions that contravene the JCPOA nuclear deal, and the escalation of protests in Hong Kong.

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## [The role of reconciliation in the maintenance of international peace and security](#)

On behalf of the United Kingdom government and as current Council President, I would like to thank everyone, first of all, for joining us here this morning and sharing your thoughts on this important issue. In particular, I thank Mr Özerdem and, of course, Miss Elman for their very powerful and touching and poignant contributions. But I also pay tribute to the contribution of Secretary-General António Guterres; again, your words resonate very strongly. When you spoke of no reconciliation without justice, no justice without truth, that should remain our primary aim and objective. And we all recognise that reconciliation is an important – indeed a pivotal building block – for lasting peace. Why? Because it has the power, not only to resolve existing conflicts, but also to prevent future violence by helping people, by helping communities to overcome old grievances. That is why the United Kingdom has and will remain a steadfast champion of the Secretary-General's vision for sustaining peace, which puts conflict prevention and peacebuilding at the very heart of the United Nations' important work around the world.

It is also why we, the United Kingdom, along with other nations, have long advocated for faith leaders to play a key and pivotal role. Today, in a world where more than three quarters of people say directly their faith is important to them, there can be very little doubt that faith leaders have the ability to influence individuals and communities in a way governments simply cannot. Faith is part of the solution. Faith leaders can also amplify the voices of the vulnerable communities, support reconciliation and peacebuilding by mediating, encouraging dialogue between different groups. And as Mr Özerdem said, we must also remember the causes of the conflict and then move forward and change.

From a United Kingdom's perspective and I personally, as a minister who oversees human rights, have been focus regularly to seek insights from faith leaders, belief leaders around the world, not only to seek their support, but directly to inform policy and our work on finding practical, workable and importantly, sustainable solutions. This year, as many of you will know, we asked the Bishop of Truro to conduct a review into our response, the United Kingdom's response, and on this, I would emphasise it is also important to get your own house in order; we should reflect, never is the job done. We should constantly evolve as governments ourselves. So we asked the Bishop of Truro to look at our response to the persecution of Christians around the world and also other religious minorities as well, Muslim minorities, Ahmida, Shia's, the Bahá'ís to name but a few. And we are proud of both the honesty and the transparency shown during this process.

As we are of the important priority, we are giving the free media campaign. It was Thomas Jefferson who said the liberty of speaking and writing guards our liberties. And that is why the United Kingdom, together with our partners around the world, are also seeking to defend media freedom and to protect journalists who do an incredible job, often with great danger to themselves. Why? Because this is as important as we are working with religious communities and working to defend religious freedom and protect the persecuted.

So as such, going back to the Bishop of Truro's review, we have already accepted as a government all of the wide-ranging recommendations in that review. They include establishing an early warning system to accelerate our response to atrocities. As I look around the Security Council this morning, we will be seeking a Security Council resolution on the persecution of Christians and of people of all faiths. And we hope today's debate will prepare the ground and inform later discussions on this important priority.

Moving to justice, we have seen how transitional justice mechanisms can support persecuted people and lay the foundations for peace. For these mechanisms to be successful, they must involve, as Ms Elman said, all parts of the community, particularly women. The United Kingdom has and will remain a steadfast advocate for engaging and involving women at the heart of conflict resolution, not as an afterthought, but pivotal to ensuring peace is achieved, peace is sustained, and that countries and nations can build. It is also important to involve women to ensure that children's views are represented effectively, to involve faith and belief and community leaders. Indeed, all voices should be heard as we look towards building justice. This inclusivity is vital. But of course, that means we must be tailored to the country concerned.

Mr Özerdem, you talked about local ownership and we've seen that in certain areas of the world. But Gambia has shown one possible model; it secured the confidence of the public by establishing a truth, reconciliation and reparations commission that was seen to be independent, consultative and inclusive. Related to this, accountability is another important element for long-term reconciliation. Impunity must no longer be the default option. That is why the United Kingdom has supported the established United Nations policy to oppose amnesties for war crimes against humanity, genocide or gross

violations of human rights, including in the context of peace negotiations.

And what about the Security Council?

Mr Secretary-General, your excellencies, colleagues, this council has a pivotal and key role to play working with the Secretary-General and his offices, mediation and support special political missions, the Peacebuilding Commission and others. As countries transition from conflict and instability to sustainable peace and security, we all have a particular responsibility right here on the Security Council to ensure their efforts succeed. That means monitoring reconciliation processes, women mediators, deciding when to deploy special political missions and ensuring that women and other excluded groups have a place at the very heart of the table at every stage of recovery and reconciliation. And we should also consider, importantly, how faith leaders can support our effort in this regard.

To conclude, I thank you once again, Secretary-General, to our briefers and to all members for your input that we will hear from today, for your continued commitment to support reconciliation that is fair, that is inclusive, that is effective. For after all, we owe it. We owe it to all those who have suffered conflict. We owe it to those who continue to suffer to help all of them overcome their differences and return to their homes, return to their community. And ultimately, we all need to play our part in building a lasting peace.

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## **[Intimidation in Public Life: Letter to political parties on election pledge](#)**

Joint letter from The Jo Cox Foundation and the Committee on Standards in Public Life outlining our ongoing work on the Joint Standard of Conduct for all political parties and highlighting positive behaviours that candidates can pledge to in order to help contribute to a respectful election campaign.

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## **[Deputy Government Actuary is guest speaker at finance conferences in China](#)**

The Deputy Government Actuary is a keynote speaker at 2 financial conferences

in China this week. Colin Wilson is talking about how actuaries and insurers can help governments address some of society's biggest challenges.

The financial conferences are in Beijing (19 Nov) and Shanghai (21 Nov). This opportunity for the Government Actuary's Department (GAD) follows a visit by China's Ministry of Human Resources and Social Security to GAD earlier this year.

## **Pensions and annuities**

At Beijing's 'Dissemination of comparative study on China-UK annuity systems' conference, Colin spoke about the challenges and possible ways forward for pensions and annuities. Delegates heard about the work that GAD pensions experts consider around issues of fairness, sustainability and adequacy. The conference also learned more about the 3 pillars of the UK pensions system and how these require regular monitoring and review – work which involves GAD and other UK government departments.

## **Government risk**

At Shanghai's 4th annual 'Financial Risk Management Forum', Colin will focus on 'government, risk and insurers'. Conference attendees will be asked to consider the challenges faced by societies around the world including climate change, inequalities of wealth and changing demographics.

## **Valuable opportunities**

Reflecting on his experiences in China, Colin said: "I feel honoured to have been asked to play such an important role in these 2 conferences. I shared real-world examples of where GAD has made a difference such as disaster risk financing, advising on alternatives to commercial insurance for UK academics, and working with Flood Re and the government to help make flood cover policies affordable.

"This has been an invaluable opportunity for me to share the latest insights about the complex and important work GAD's experts undertake for our clients."

The Deputy Government Actuary joined a range of other expert speakers from the public sector, academia and the financial services industry.