

Tax Refund Claim Checklist

£ PayToolkit

Check whether HMRC owes you money, which route to use, and what to have ready

2026/27 EDITION • CLAIM UP TO 4 YEARS BACK

Most UK tax refunds come from PAYE going wrong: an emergency tax code, a job that ended part-way through the year, or a pension withdrawal taxed too heavily. This checklist shows the common causes, how each is claimed, and the four-year time limit.

1. Why you might be owed a refund

Situation	What to do
Emergency tax code on a new job (1257L W1, M1 or X)	Give your employer your P45 or complete the starter checklist. Once HMRC has your details the code is corrected and any overpayment comes back through payroll.
P800 letter says you overpaid	Check the figure, then claim online or wait for the cheque HMRC offers.
Stopped working part-way through the year	Claim on GOV.UK (form P50) if you have stopped working and do not expect to start a new job this tax year.
Took money from a pension pot	Use P55, P50Z or P53Z depending on whether you emptied the pot and whether you are still working.
Unreimbursed work expenses	Claim through P87: uniform and tools, subscriptions and mileage. Working from home relief ended on 6 April 2026.
Overpaid through Self Assessment	Amend your return or ask HMRC to repay the overpayment.
Marriage Allowance never claimed	Apply on GOV.UK. If eligible you can backdate up to four tax years.

2. Gather before you claim

- National Insurance number and your Government Gateway sign-in
- Employer name and PAYE reference (on your P45, P60 or payslip)
- P45, P60 or final payslip showing pay and tax to date, and your start and end dates
- A UK bank account in your name for the refund, or your address if you want a cheque
- Your P800 reference, if you have a P800 letter

3. Claim deadlines (4 years after the end of the tax year)

Tax year	Claim by	Tax year	Claim by
2022/23	5 April 2027	2025/26	5 April 2030
2023/24	5 April 2028	2026/27 (current)	5 April 2031
2024/25	5 April 2029		

Quick action checklist

- Check your tax code first: a wrong code is behind most refunds
- Estimate the amount with the P800 tax refund calculator at paytoolkit.co.uk before you claim
- Claim the oldest year first so it does not fall outside the 4-year limit
- Keep a copy of every claim and the date you sent it

This document is general information, not tax advice. Figures are for the 2026/27 tax year and can change: always check GOV.UK for your own situation. Full guide: paytoolkit.co.uk/downloads/tax-refund-claim-checklist/