



HM Revenue
& Customs

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Sent by email to
Gavin Stephens QPM, Chair of NPCC &
Mark Hardingham CBE QFSM, Chair of NFCC

Date 23 January 2025

Dear Mr Stephens and Mr Hardingham,

Thank you for your letter of 8 January 2025 regarding Pension Savings Statements (PSS) and the Self Assessment 31 January 2025 deadline and apologies for the delay in responding.

I am sorry to hear of the difficulties facing your pension scheme members and I recognise the frustrations this must be causing. I also understand the concerns about providing an accurate Self Assessment return where some information is not available.

Whilst I understand the challenges the structures of the schemes represent, the legal obligations placed on all schemes are the same and differing structures do not vary who is responsible i.e. the scheme administrators as defined under Part 4 Finance Act 2004. I want to assure you that HMRC is working with schemes and is clear that scheme administrators should issue member's PSS as soon as possible and where there is a delay provide additional support to those members who they believe are likely to experience a tax charge.

Furthermore, despite delays to Remediable Pension Saving Statements (RPSS), some schemes have prioritised issuing PSSs. Where other schemes have not been able to, they have undertaken efforts to identify and support those that are experiencing a delay in their PSS for 2023/24, either by contacting them directly or by issuing general guidance on how to calculate a provisional figure for a member's pension input amount.

HMRC have well established processes for all customers in Self Assessment who do not have finalised figures. This is clearly set out in the guidance we have provided which is now published in our most recent pension scheme newsletter :

<https://www.gov.uk/government/publications/pensions-schemes-newsletter-166-january-2025/7f957726-0716-4fe8-a13b-1a33a07e70b5#public-service-pensions-remedy>

Members who anticipate an Annual Allowance pension tax charge should use a provisional figure in the tax return where their scheme has not met the statutory deadline for the provision of their PSS.

Members can find guidance online about using provisional figures in their Self Assessment return at: <https://www.gov.uk/hmrc-internal-manuals/self-assessment-manual/sam121190>. This link gives further information on how to provide an estimated figure, there is no additional requirement beyond that a member calculates it to the best of their ability. Provided a member has done so, there will be no penalty from HMRC if the provisional figure used transpires to be incorrect.

Members should update their return when they receive the final figure from their pension scheme. The deadline to amend a tax return is 12 months from the Self Assessment filing deadline. If the actual figure is higher than the provisional figure provided, then interest will be due on the difference if the member has paid the tax charge themselves rather than using mandatory scheme pays. Interest is not a penalty; it merely compensates the Exchequer for the delay in receiving funds that should have been received earlier. If a member makes a scheme pays election, they will need to provide their scheme with the provisional figure included in their Self Assessment. Members then have up to 4 years to change their Scheme Pays election.

Members who do not expect an AA charge do not need to file a tax return. However, if on receipt of their PSS they do have a charge, they should file a return. In this instance they will receive a penalty, and they should appeal. HMRC will accept that they have a reasonable excuse.

Finally, HMRC are not able to bring the 2023/2024 tax year into the Tax Administration Framework (TAF) period as this would require further legislation. Additionally, I do not believe further extending the remedy would benefit Public Service Schemes or impacted members.

I hope the information I have provided assists with your support to scheme members in completing their Self Assessment returns. I would be happy to meet to discuss your concerns further if that would be helpful.

Yours sincerely



Gareth Cooper
Deputy Director
Public Service Pension Remedy