

Couples eligible for marriage tax allowance are at risk of losing large chunks of their tax rebate.

If you're married and your income is low enough to mean you don't pay tax, and your spouse is a 20% taxpayer, then Marriage Allowance allows you to transfer a fixed amount of 10% of your tax allowance to your spouse, which reduces their tax bill.

The non-taxpayer transfers a fixed amount of 10% of their personal allowance to their spouse/civil partner who could either cover any tax that would have been due or reduce the amount of tax payable, depending on the level of their income.

Some key points to bear in mind –

- Civil Partnerships are also eligible.
- You can't make a Marriage Allowance transfer to a higher rate taxpayer.
- Even if one of the couple has died it is still possible to claim for years when they were alive and the criteria were met.
- If at least one of the couple was born before 6 April 1935 then Married Couples Allowance (MCA) is available. A couple can't have both MCA and Marriage Allowance, and with MCA worth more (and not dependant on there being a non-taxpayer) MCA is the one to have if eligible for it.

It is possible to contact HMRC and make this claim yourself but there are companies who will do this for you. However, some of these companies will offer to do it for you with the caveat that they take a percentage of the refund. Sometimes the terms and conditions for the work done by these companies makes it very difficult for you to know what you are signing up for.

The website to claim marriage tax allowance directly is www.gov.uk. However, if you want to use a claims management company then check for its pricing structure before you sign up, this should be visible on the website or at the very least in its terms and conditions, but typically you could pay at least 40% of your refund in fees. If you have signed up to claim through a claims management company, but no longer wish to continue to claim through their service then you should have 14 days in which to cancel under the Consumer Contract.



If you've seen a marriage tax allowance advert pop-up on your social media, particularly on Facebook, then the chances are this is a claims company and not HMRC. Eligible couples can be caught out by these promoted ads which list these websites at the top of search engine results, and the ads can include misleading language, hidden fee structures and even branding that resembles a government website which creates the illusion that you are using an official service. Websites using these kinds of practices are known as copycat websites. It's important to be vigilant.

You can apply for marriage allowance to be backdated for 4 tax years. The possible refund's currently available are:

2018/19 tax year - up to £238, 2019/20 tax year – up to £250, 20/21 tax year- up to £250, 2021/22 tax year- up to £251.

Backdating of Marriage Allowance for all these years could generate an immediate tax refund of up to £989!

So, to make sure that you receive all the refund, use the government website, or if you use a company who provides this service, make sure you read all the detailed terms and conditions so that you don't lose out.

You can claim the marriage allowance for free with these options:

via the www.gov.uk website

or call HMRC directly on 0300 200 3300

or put your claim in writing and post to HM Revenue & Customs BX9 1AS.

If you are over 60, you can contact Tax Help for Older People by calling the helpline on 01308 488066. The helpline is open 9.00 am to 5.00 pm Monday to Friday. If the line is busy, or you want to call outside office hours, then please leave a message and an adviser will call you back. You can also email us at taxvol@taxvol.org.uk

Alternatively, you can contact our sister charity, TaxAid, on the helpline number 0345 120 3779, and again please leave a message if the line is busy. This helpline is also open 9.00 am to 5.00 pm Monday to Friday. If you would prefer to send an email enquiry, please send it to help@taxaid.org.uk

This article is by Tax Help for Older People Registered Charity no 1102276 (Scotland no SC045819), offering free tax advice to older people on a low income who cannot afford professional help.