

# www.hmrc.gov.uk

Our helpline number: **0845 302 1444** 

Our textphone number: **0845 302 1474** 

# Child Benefit -Getting your claim right

Use these notes to help you

We have a range of services for people with disabilities, including guidance in Braille, audio and large print. Most of our forms, leaflets and factsheets are also available in large print. Please contact any of our phone helplines if you need these services.

Ffoniwch 0300 200 1900 i dderbyn fersiynau Cymraeg o ffurflenni a chanllawiau.

# Introduction

#### **About Child Benefit**

Child Benefit can be paid to people bringing up:

- a child under the age of 16, or
- a young person up to the age of 20, if they are in full-time non-advanced education or approved training.

#### When to claim Child Benefit

You should claim Child Benefit as soon as:

- your baby is born and registered (babies born in the UK need to be registered at the register office)
- a child comes to live with you, or
- you adopt a child (if you're in the process of adopting a child, apply for Child Benefit as soon as the child comes to live with you).

#### Who should claim Child Benefit?

You should fill in this claim form if you are responsible for a child. You do not need to be the parent of the child and you may be entitled to Child Benefit even if the child does not live with you. Only one person can receive Child Benefit for a child. If you or your partner already get Child Benefit, the same person normally claims for any new children.

If you are bringing up children you may not be working or paying a National Insurance contribution. If you get Child Benefit for a child under the age of 12 you will receive weekly National Insurance credits to protect your future entitlement to the basic State Pension and the State Second Pension.

If you are a couple and one of you works and pays National Insurance contributions and the other one stays at home to care for the child, the person who is not working could protect their State Pension by claiming Child Benefit.

You can claim Child Benefit no matter how much you earn or have in savings.

If you or your partner have an individual income of £50,000 or less, you will not be affected by the following even if both of your incomes add up to more than £50,000.

## Child Benefit for people who have an income of more than £50,000 a year

From 7 January 2013 if either you or your partner have an individual income of more than £50,000 a year the person with the higher income will have to pay an extra Income Tax charge on some or all of the Child Benefit t hat you get paid. When making your claim you can choose either:

- not to have Child Benefit paid to you (if you get Child Benefit for any other children those payments will also stop) and you or your partner will not have an extra tax charge, or
- to have Child Benefit paid to you but you or your partner will need to pay an extra tax charge on the Child Benefit you receive.

The extra tax charge will be:

- 1% of the Child Benefit paid for every £100 of income received over £50,000 and up to £60,000, or
- a charge equal to the full amount of Child Benefit paid for income over £60,000.

If you or your partner have an individual income between £50,000 and £60,000 you may wish to be paid Child Benefit as the extra tax charge will be less than the amount of benefit you can get.

If you or your partner have to pay the extra tax charge you should register for Self Assessment if you haven't already done so. More information can be found at www.hmrc.qov.uk/sa/reqister.htm

It is important to complete the Child Benefit claim form even if you don't want to be paid as this can help to protect your future rights to State Pension and help your child get their National Insurance number.

You should see the detailed information and explanations at www.hmrc.gov.uk/childbenefitcharge to help you make the right decision for you.

## Child Benefit for people who aren't sure if their income is more than £50,000

If you are not sure if either you or your partner have an individual income of more than £50,000 a year you should decide to be paid Child Benefit. You or your partner will be liable to an extra tax charge later if one of you does have an income of more than £50,000.

You should see the detailed information and explanations at www.hmrc.gov.uk/childbenefitcharge to help you make the right decision for you.

# Help with filling in your claim form - Page 2

## Questions 9 and 29 - Where do I find my (or my partner's) National Insurance number?

This will be on:

- a P60 certificate from your employer
- a PAYE Coding Notice or a letter from us
- · a payslip from your employer
- any letter from the Department for Work and Pensions or Jobcentre Plus.

Example of a National Insurance number

National Insurance number

XX 99 99 99 X

# Page 3 of your claim form



## Help

If you need any help with a question, please go to www.hmrc.gov.uk or phone our helpline.

Phone **0845 302 1444** (UK)

**00 44 161 210 3086** (Overseas)

Textphone 0845 302 1474

# Question 19

You are subject to immigration control if:

- the Home Office says you can stay in the UK
   (known as 'leave to enter or remain') but only if you don't claim certain
   benefits, tax credits or housing help paid by the UK government
   (known as 'recourse to public funds'), or
- you need permission to stay in the UK (known as 'leave to enter or remain') but you don't have it.

If you are subject to immigration control, or not sure if you are, you might still be able to get Child Benefit. Please phone our helpline and ask us.

## Question 15

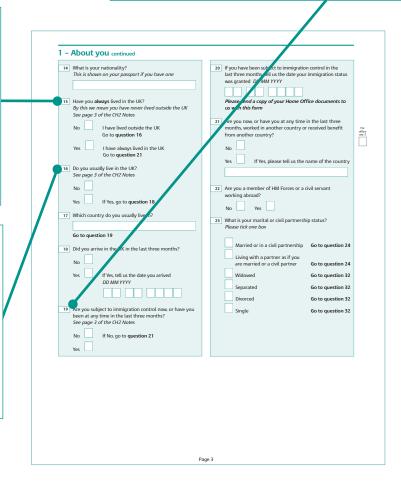
This question is about the country you have **always** lived in. The UK is England, Wales, Scotland and Northern Ireland. It does not include the Isle of Man or the Channel Islands.

It doesn't usually matter if you sometimes go to other countries on holiday or for work.

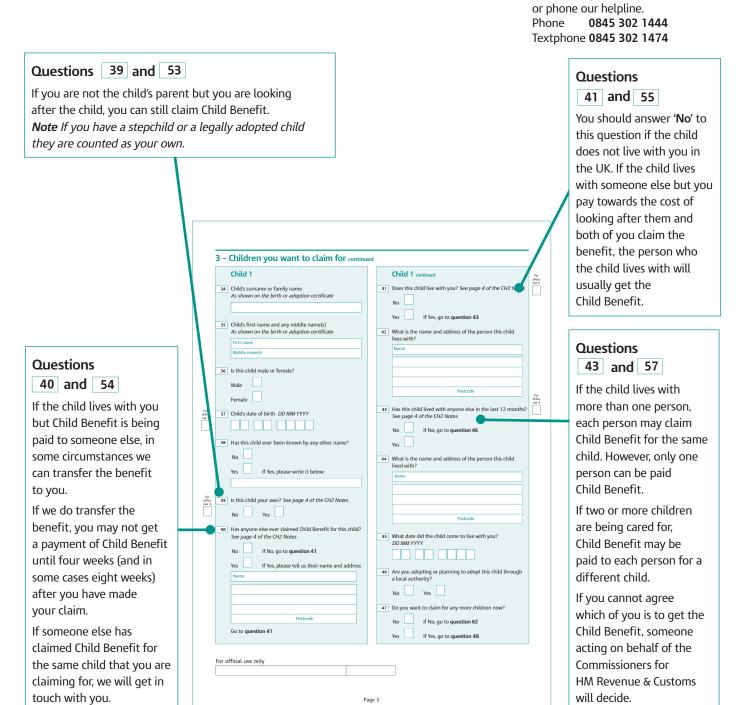
## Question 16

This question is about the country you live in most of the time. The UK is England, Wales, Scotland and Northern Ireland. It does not include the Isle of Man or the Channel Islands.

It doesn't usually matter if you sometimes go to other countries on holiday or for work.



# Pages 5 and 6 of your claim form



Help

If you need any help with a question, please go to www.hmrc.qov.uk

Please note that these questions apply to all children on this claim form

# Page 7 of your claim form

# Question 62

Only answer this question if either you or your partner have an individual income of more than £50,000 a year.

It's important to claim Child Benefit to protect your State Pension.

You can decide not to be paid Child Benefit if you don't want to pay the extra tax charge. See page 2 *Child Benefit for people who have an income of more than £50,000 a year.* 

If you are not sure of you or your partner's individual income. See page 2 *Child Benefit for people who aren't sure if their income is more than £50,000.* 

For more information go to

www.hmrc.gov.uk/childbenefitcharge.htm

# Question 67

We can pay Child Benefit into an account that is in:

- your name
- the name of your husband, wife or partner if you have one
- the names of you and your husband, wife or partner
- the name of someone acting on your behalf, or
- the names of you and a person acting on your behalf.

  If you want to use an account that is not in your name,
  for example, your partner or another person, you may do so.

  It is up to you to make sure you get the money from that person.

#### We can't pay into:

- an account that is in a child's name, or
- · more than one account
- a Nationwide account that is in someone else's name.

# Question 63 and 64

Child Benefit is usually paid every four weeks. However you can choose to get your Child Benefit paid weekly if you are bringing up children on your own, or you (or your partner if you have one) are receiving:

- Income Support
- income-based
   Jobseeker's Allowance
- Pension Credit, or
- income-related
   Employment and Support
   Allowance.

If you want Child Benefit to be paid weekly, tell us at question 64 why you qualify.

If you qualify and choose to get your Child Benefit paid weekly, you must tell us immediately if you stop:

- bringing up children on your own, or
- getting at least one of the above benefits.

If this happens, we may stop paying your Child Benefit weekly and change it to paying you every four weeks.

4 – Higher income earners	
Please note Only fill in question 62 if either you or your partner have an individual income of more than £50,000 a year. If you or your partner have an individual income of: • more than £60,000 a year - a tax charge equal to the Child Benefit payment will apply, so you may not wish to be paid Child Benefit? • between £50,000 and £60,000 a year - a tax charge of less than the Child Benefit payment will apply, so you may wish to be paid Child Benefit. If you are not sure if either you or your partner have an individual income of more than £50,000 see page 2 of the CH2 Notes.	See page 5 of the CH2 lones  No I don't want to be paid Child Benefit, but I want by protect my State Pension.  Go of the Declaration on page 8  Yes I want to to be paid Child Benefit, I understand that I or my partner may have to pay an Income Tax charge.  Go to question 63
5 - How you want to be paid	6 - Bink details
Please note We normally pay Child Benefit every four weeks into a bank or building society account Page 5 of the CH2 Notes tells you if you can be paid every week?  3 Do you want to be paid Child Benefit every week?  No	Read page 5 of the CH2 Notes before filling in this section.  We carn't pay into an account that is in a child's name.  67 Please tick the box which applies to you.  The account is in my name, go to question 6.  The account is in someone else's name.  Tell us the name in the box below.  The account is in joint names.  Tell us the names in the boxes below.  Name 1.  Name 6.  Name of your bank or building society.  If you have a Post Office's and account white 'Post Office'.  To Your branch sort code. See page 5 of the CH2 Notes.  To Your account is with a building society tell us the roll or reference number if you have one.  See page 5 of the CH2 Notes.
Yes	72 If you do not have an account that we can pay into please put an 'X' in this box

# Question 69

Make sure you enter the sort code shown on your bank card or statements from your bank or building society.
This is usually six digits.
Please include any zeros - for example, 00 11 22.

# Question 70

Your account number is usually eight digits and is shown on your statements or cheque book. Please include any zeros - for example, 00123456.

# Question 71

If your account is with a building society or a bank that was a building society you may have an additional reference number. This number may be called:

- a roll number
- an account reference, or
- an account number.

If you are not sure which numbers to enter, check with your bank or building society.



If too much Child Benefit is paid into your account you will have to pay back any money you should not have been paid. For example, if you tell us something that affects how much we pay you and we do not have time to change your payment, you will have to pay back any money you should not have been paid.

# Other money you may be entitled to

#### Tax credits

Working Tax Credit is for working people on a low income.

Child Tax Credit is for people bringing up children.

To find out what you could get, go online at www.hmrc.gov.uk/taxcredits or phone us on 0345 300 3900 or textphone on 0345 300 3909.

# Other things you might need to know

#### National Insurance (NI) credits

Before 6 April 2010, if you received Child Benefit for a child under 16, you automatically qualified for a scheme called Home Responsibilities Protection (HRP), which helped to protect your State Pension.

From 6 April 2010, for each week that you are entitled to Child Benefit for a child under 12, you will receive weekly NI credits to protect your future entitlement to State Pension.

If you reach State Pension age on or after 6 April 2010, any complete tax years of HRP you have already built up before 2010 will be converted into qualifying years. Up to 22 years of HRP can be converted into qualifying years for State Pension.

## **Earnings Factor credit**

Before 6 April 2010, if you received Child Benefit for a child under 6, you automatically built up entitlement to an additional pension through State Second Pension.

From 6 April 2010, for each week that you that you are entitled to Child Benefit for a child under 12, you will receive weekly Earnings Factor credits to protect your future entitlement to the State Second Pension.

You will be able to combine NI and Earnings Factor credits with other qualification routes, such as NI contributions, in order to build up a year of entitlement.

## For further information

- go to www.direct.gov.uk/pensions, or
- phone the Pension Service Helpline on 0845 606 0265 or textphone on 0800 731 7339.

You can also:

- go to www.hmrc.gov.uk
- phone the National Insurance Helpline on 0845 302 1479.

## 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.hmrc.gov.uk/charter

These notes are for guidance only and reflect the position at the time of writing. They do not affect any right of appeal.

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HMRC 10/12



	Child 3	Child 3 continued
1	Child's surname or family name As shown on the birth or adoption certificate	8 Does this child live with you? See page 4 of these notes
2	Child's first name and any middle name(s)  As shown on the birth or adoption certificate  First name  Middle name(s)	Yes If Yes, go to question 10  9 What is the name and address of the person this child lives with?  Name
3	Is this child male or female?  Male  Female	Postcode  10 Has this child lived with anyone else in the last 12 month
r ce 4		See page 4 of these notes  No If No, go to question 13
5	No  If Yes, please write it below	Yes  11 What is the name and address of the person this child lived with?  Name
6	Is this child your own? See page 4 of these notes  No Yes	Postcode
7	Has anyone else ever claimed Child Benefit for this child?  See page 4 of these notes  No If No, go to question 8  Yes If Yes, please tell us their name and address  Name	12 What date did the child come to live with you?  DD MM YYYY  Are you adopting or planning to adopt this child through a local authority?  No Yes
	Postcode  Go to question 8	No If No, please tear off this sheet then go to question 62 of your claim form  Yes If Yes, please fill in page 8

	Child 4	Child 4 continued
1	Child's surname or family name As shown on the birth or adoption certificate	8 Does this child live with you? See page 4 of these notes No
2	Child's first name and any middle name(s) As shown on the birth or adoption certificate	Yes If Yes, go to question 10  9 What is the name and address of the person this child
	First name  Middle name(s)	lives with?
3	Is this child male or female?	
	Male Female	Postcode
4	Child's date of birth DD MM YYYY	Has this child lived with anyone else in the last 12 months?  See page 4 of these notes
5	Has this child ever been known by any other name?	No If No, go to <b>question 13</b> Yes
	No	What is the name and address of the person this child lived with?
	Yes If Yes, please write it below	Name
6	Is this child your own? See page 4 of these notes  No Yes	Postcode
7	Has anyone else ever claimed Child Benefit for this child?  See page 4 of these notes	What date did the child come to live with you?  DD MM YYYY
	No If No, go to question 8  Yes If Yes, please tell us their name and address	
	Name	13 Are you adopting or planning to adopt this child through a local authority?
		No Yes 14 Do you want to claim for any more children now?
	Postcode	No If No, please tear off this sheet then go to question 62 of your claim form
	go to question 8	Yes If Yes, please answer questions 1 to 13 on a separate sheet of paper or download our additional child form by going to www.hmrc.gov.uk/findaform and look for CH2(CS) within the Search facility.