

A STEP-BY-STEP GUIDE TO THE

# NATIONAL INSURANCE CONTRIBUTIONS PROCESS





# A quick note

To understand more about the benefits of National Insurance and making contributions from abroad, please refer to the [guidance notes NI38](#).

The following information should then help you to find out the amount you need to pay if you want to make voluntary contributions from overseas, and how to make the payment.

# Step 1

Complete CF83 form. The key points to note when completing are:

- Q3: If you can, add a friend or family address, if you don't have a UK address. Otherwise, add 'UK non-resident' and put "Last Address", followed by your last UK address.
- Q11: If you don't know - you can just put "indefinitely".
- No need to complete the Direct Debit form if you simply want to make back payments or annual payments. (only complete this if you want them to take payments regularly moving forwards).
- Q14: You're unlikely to remember the exact date of your last NI contribution if you've been abroad quite some time, so put the last day of the last month you were employed in the UK - they will be able to get exact details from your NI record.
- Q22: Choose "Class 3" contributions (or "Class 2" if you are including a cover letter).
- Q23: Select "Annual Payment", unless you want to make payments going forwards (DD).
- Q24: No need to complete unless you have selected Direct Debit payments for payments moving forwards.
- Q25: Tick "Yes".

# Step 2

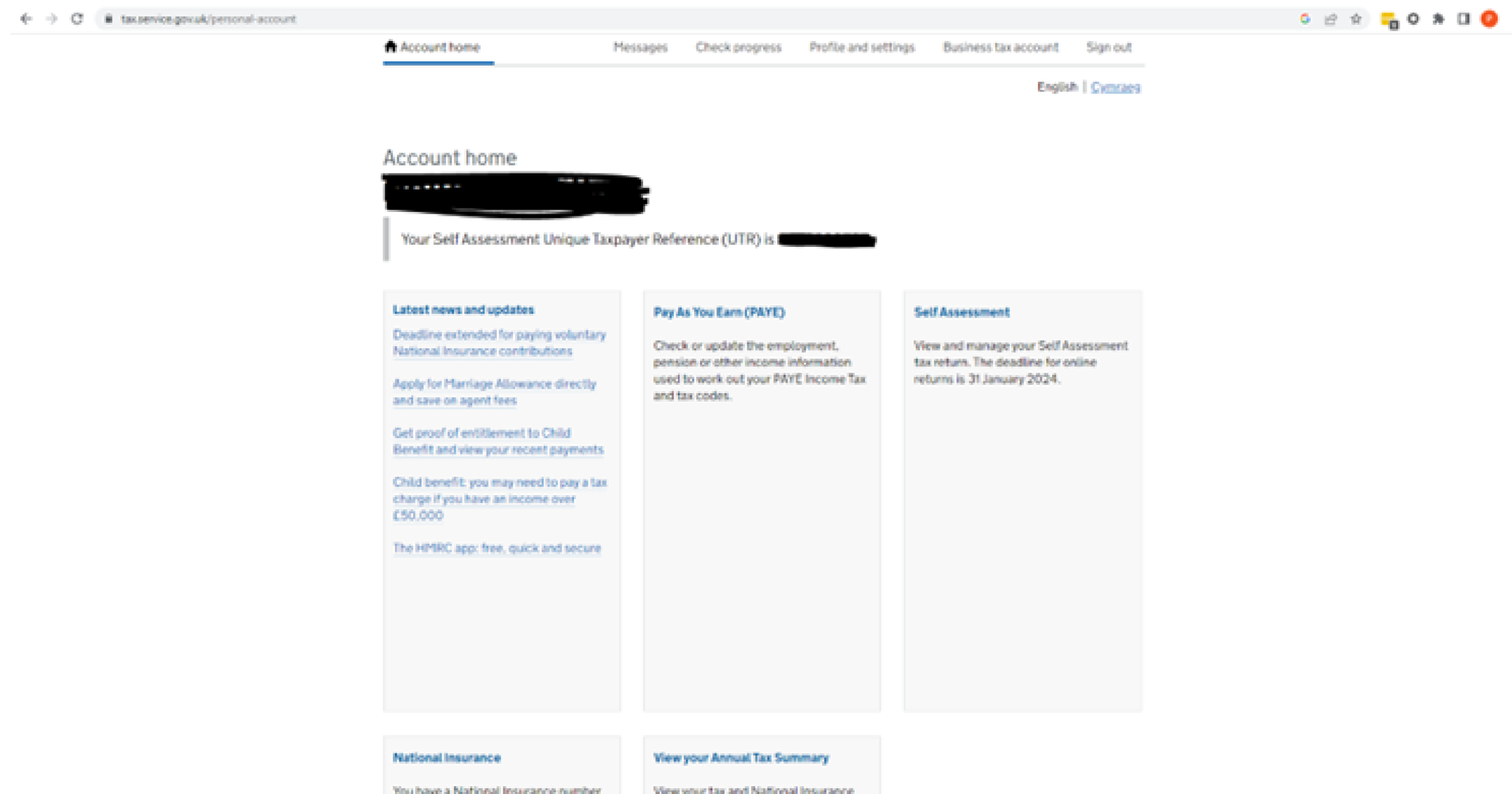
Send the form to:

PT Operations North East England  
HM Revenue and Customs  
BX9 1AN  
United Kingdom



# Step 3

Create (if you don't have one already) and then sign into your Government Gateway account. You should see a page which looks like this.



# Step 4

Scroll to the bottom of the page where you should find Pensions, and two options:

1. "View your State Pension forecast"
2. "View your National Insurance record":



## Pensions

### State Pension

View your State Pension and National Insurance contributions.

[View your State Pension forecast](#)

[View your National Insurance record](#)

[Is this page not working properly? \(opens in new tab\)](#)



# Step 5

Click on "view your State Pension forecast". Here you'll see the number of additional years you still need to contribute, to receive the full State Pension (in this example, 8 years).

You'll need to think about whether you intend to return to the UK at any point, and how many years you may work once returned, to decide if you should make back-payments for past years' NI contributions.

For example, if this person was going to go back to the UK and intended to work for 4 years before retiring, then they should only pay a maximum of 4 years' voluntary contributions (they will pay the other 4 years when back in the UK and you don't increase your State Pension by paying additional years over the minimum required amount).

**You can get your State Pension on 27 July 2043**

Your forecast is £203.85 a week,  
£886.38 a month, £10,636.60 a  
year

Textphone 0800  
Monday to Friday: 8:00

**!** Your State Pension forecast is provided for your information only and the service does not offer financial advice. When planning for your retirement, you should seek professional advice.

Your forecast

- is not a guarantee and is based on the current law
- does not include any increase due to inflation

**You need to continue to contribute National Insurance to reach your forecast**

Estimate based on your National Insurance record up to 5 April 2022

£159.56 a week

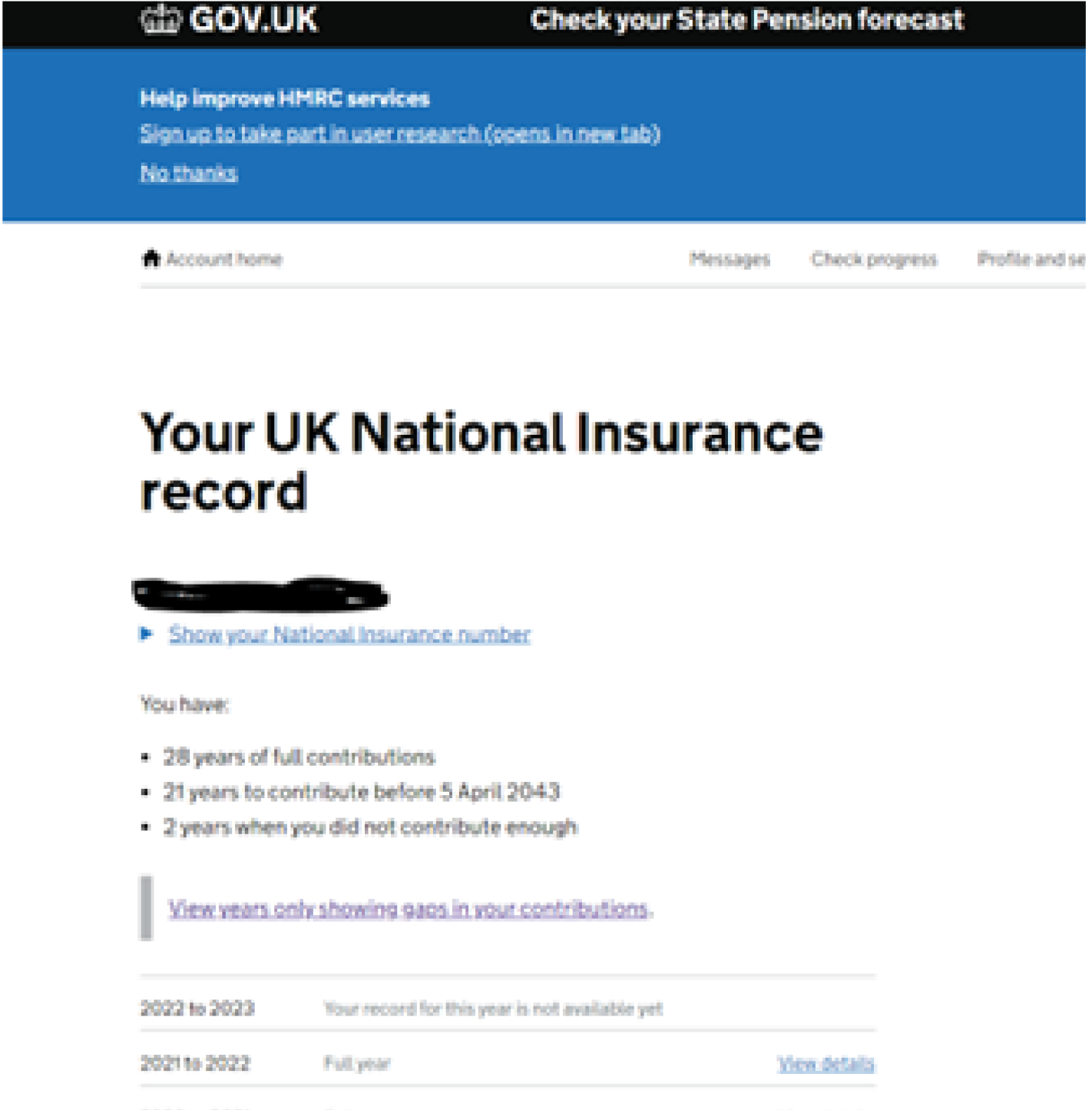
Forecast if you contribute another 8 years before 5 April 2043

£203.85 a week

# Step 6

Go back, and now click on “View your National Insurance record”.

Here you'll see the number of years you have contributed, how many more years you will be able to contribute before you reach State Pension age, and how many years you have missed paying enough during your working life. This is followed by a list of those years with an option to expand the details.



The screenshot shows the GOV.UK website interface. At the top, there's a black header with the GOV.UK logo and the title 'Check your State Pension forecast'. Below this is a blue banner with links to 'Help improve HMRC services', 'Sign up to take part in user research (opens in new tab)', and 'No thanks'. A navigation bar contains links for 'Account home', 'Messages', 'Check progress', and 'Profile and settings'. The main content area is titled 'Your UK National Insurance record'. It features a redacted area for the user's name and a link to 'Show your National Insurance number'. Under the heading 'You have:', there is a list of contribution details: 28 years of full contributions, 21 years to contribute before 5 April 2043, and 2 years when the user did not contribute enough. A link 'View years only showing gaps in your contributions' is provided. Below this is a table showing contribution records for specific years.

Period	Details	Action
2022 to 2023	Your record for this year is not available yet	
2021 to 2022	Full year	<a href="#">View details</a>
2020 to 2021	Full year	<a href="#">View details</a>



# Step 7

Click on the "View Details" of any years where it tells you that you have not contributed enough, and it will show you the amount you need to pay in order to make it a "full year".

In this example, the person has made the voluntary payments already, however the amount would show where it says "you have contributions from", if there were a payment to be made.

View years only showing gaps in your contributions.

2022 to 2023	Your record for this year is not available yet	
2021 to 2022	Full year	<a href="#">Hide details</a>
	<b>You have contributions from</b> Voluntary: 52 weeks	
2020 to 2021	Full year	<a href="#">Hide details</a>
	<b>You have contributions from</b> Voluntary: 52 weeks	
2019 to 2020	Full year	<a href="#">Hide details</a>
	<b>You have contributions from</b> Voluntary: 52 weeks	
2018 to 2019	Full year	<a href="#">Hide details</a>
	<b>You have contributions from</b> Voluntary: 52 weeks	
2017 to 2018	Full year	<a href="#">Hide details</a>
	<b>You have contributions from</b> Voluntary: 52 weeks	

# Step 8

Total up the amounts of all the years you want to make payment for.

Allow HMRC a few weeks to receive and process your CF83 form. After this, you'll be able to make payment for the previous years.



# Step 9

Log into your online bank account. Make a payment with the following payment details:

## From a UK Bank Account

Account Name: HMRC NIC receipts

Sort Code: 20-20-48

Account Number: 30944793

Reference: Your national insurance number followed by "IC" followed by your surname and initial

## From a non-UK Bank Account

Account Name: HMRC NIC receipts

BIC/SWIFT: BARCGB22

IBAN: GB49BARC20204830944793

Reference: Your national insurance number followed by "IC" followed by your surname and initial

The reference is incredibly important and must be completed as it is the only way that HMRC will know who to attribute the payments to. If your bank limits you to a certain number of characters, you should use your National Insurance number followed by 'IC' and as much of your surname as possible.

Example: If your name is Anne Jones and your NI number is QQ123456A, you'd write the reference as "QQ123456AICJONESA".

# Step 10

HMRC should attribute the funds to your NI record in 6-9 weeks (however this could take longer). Once attributed, they can be seen on your NI record in your Government Gateway account.

If you want to speak to HMRC to chase up their attribution or to ensure the payment has been received safely, they can be contacted on:

Telephone:  
0300 200 3500

Textphone:  
0300 200 3519

Outside UK:  
+44 191 203 7010