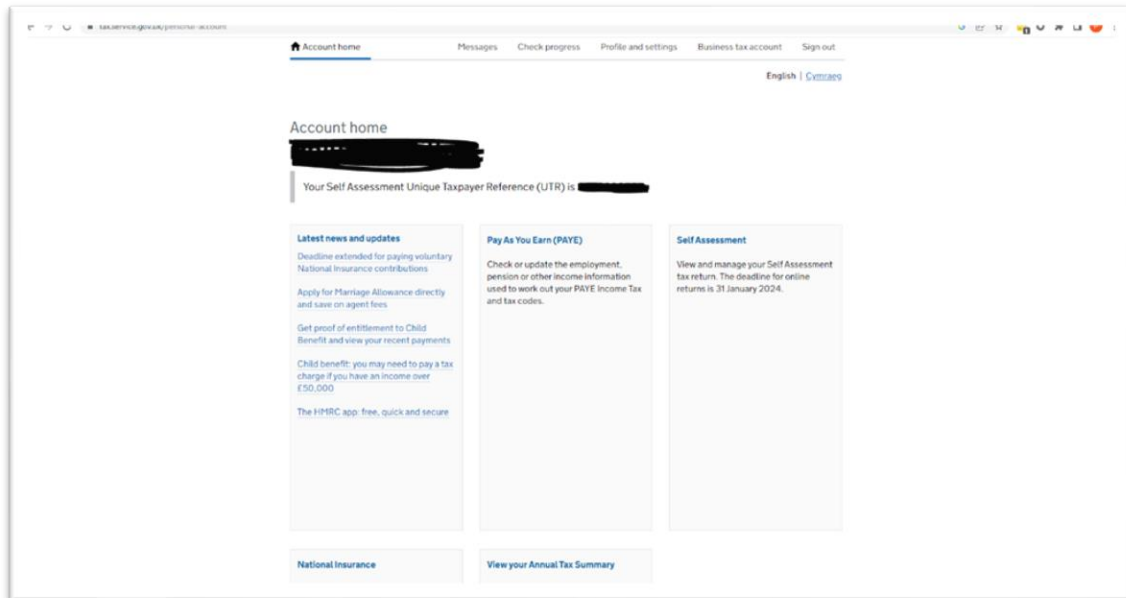


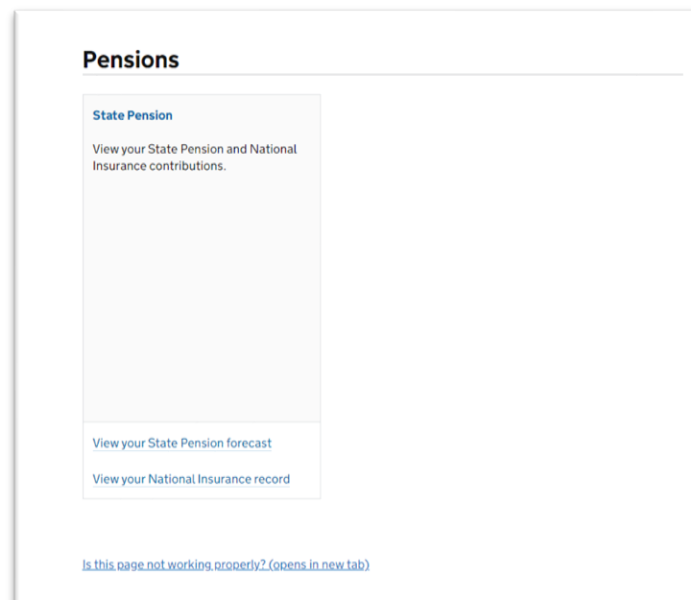
National Insurance contributions process

- 1) 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 find out the amount you need to pay if you want to make voluntary contributions from overseas, and how to make the payments.
- 2) Complete [CF83 form](#). The key points to note when completing are:
 - a) If you don't have a UK address, AES recommends putting a friend or family's address where they can correspond with you. If you don't wish to do this, then add 'UK non-resident' and put 'last address' followed by your last UK address.
 - b) Q11: If you're unsure you don't need to put an exact time that you wish to stay abroad, you can just put "indefinitely".
 - c) No need to complete the direct debit form if you only want to make back payments or annual payments. Only complete this if you want them to take payments regularly moving forwards (DD form bottom of page 1).
 - d) Q14: You're unlikely to remember the exact date of your last NI contribution if you've been abroad quite some time. In this case, AES recommends you put the last day of the last month you were employed in the UK. This will be enough to get exact details from your NI record.
 - e) Q22: You should pay class 2 contributions if:
 - i. You're self-employed or employed abroad **AND**
 - ii. Lived in the UK for a continuous 3-year period at any time before the period for which the NI contributions are to be paid **AND**
 - iii. Immediately before going abroad, have been ordinarily an employed or self-employed earner in the UK.**NB: if you made any NI contributions pre-1975, please speak to us for additional guidance.**
 - f) Q22: You should pay class 3 contributions if:
 - i. You live abroad and are unemployed, or weren't self-employed or employed immediately before leaving the UK **AND**
 - ii. Lived in the UK for a continuous 3-year period at any time before the period for which the NI contributions are to be paid **OR**
 - iii. Paid Class 1 National Insurance contributions for the first 52 weeks of your employment abroad.
 - g) Q23: Select 'Annual Payment' unless you want to make payments going forwards, then select 'Direct Debit'.
 - h) Q24: No need to complete unless you have selected 'Direct debit' payments moving forwards.
 - i) Q25: Tick 'Yes'.
- 3) Send the form to PT Operations North East England, HM Revenue and Customs, BX9 1AN, United Kingdom.

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



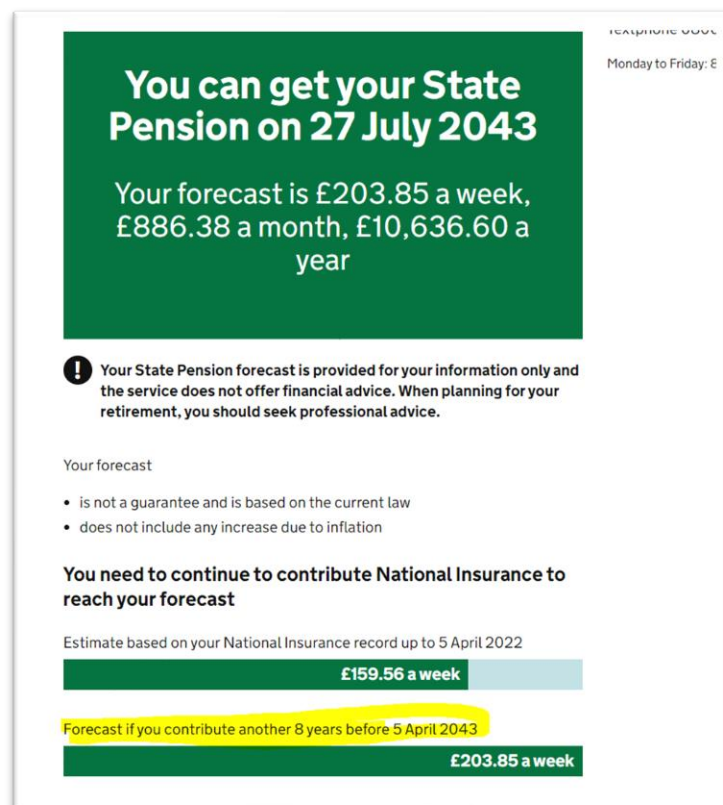
- 5) Scroll to the bottom of the page where you should find Pensions, and two options – “View your state pension forecast” and “View your national insurance record”.



- 6) Click on “view your state pension forecast” first, which will bring you to a page showing the number of additional years you still need to contribute to, to receive the full State Pension (in the example below, it's 8 years).

You will 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.

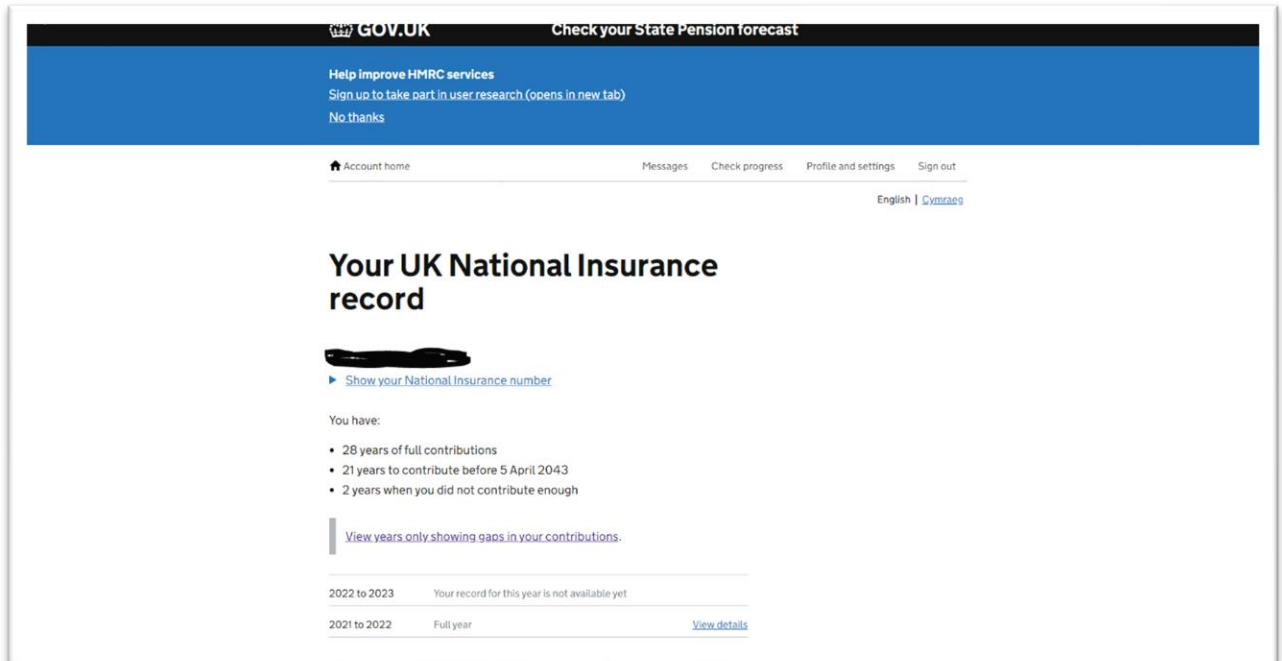
For example, if this person was going to go back to the UK and intended to work there for 4 years before retiring, then they should only pay a maximum of 4 years of voluntary contributions. This is because they'll pay the other 4 years when back in the UK and you do not increase your State Pension by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



The screenshot shows a webpage with a green header area containing the text: "You can get your State Pension on 27 July 2043". Below this, it states: "Your forecast is £203.85 a week, £886.38 a month, £10,636.60 a year". A warning icon and text follow: "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." Underneath, it says "Your forecast" and lists two bullet points: "is not a guarantee and is based on the current law" and "does not include any increase due to inflation". A bold heading reads: "You need to continue to contribute National Insurance to reach your forecast". Below this, it says "Estimate based on your National Insurance record up to 5 April 2022" and shows a bar chart with "£159.56 a week". A yellow highlight is under the text "Forecast if you contribute another 8 years before 5 April 2043", which is followed by a bar chart showing "£203.85 a week".

- 7) Click on the back browser button to take you back to the pension options, and now click on "View your national insurance record".

- 8) This will take you to a screen showing you the number of years you've contributed, how many more years you'll be able to contribute before you reach state pension age, and how many years you've 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 for checking a State Pension forecast. The main heading is "Your UK National Insurance record". Below this, there is a redacted area for the National Insurance number, followed by a link to "Show your National Insurance number". Under "You have:", there is a list of contribution details:

- 28 years of full contributions
- 21 years to contribute before 5 April 2043
- 2 years when you did not contribute enough

Below the list, there is a link: "View years only showing gaps in your contributions." At the bottom, there is a table showing contribution records for specific years:

2022 to 2023	Your record for this year is not available yet
2021 to 2022	Full year View details

- 9) Click to 'View details' of any years where it shows you've not contributed enough, and it will show you the amount you need to pay to make it a "full year".

10) In the example below, the person has made the voluntary payments already, however the amount would show where it says, “You have contributions from”, if there was a payment to be made. This amount will show as the Class 3 contribution amount. You should ensure that, if you’re approved to pay the class 2 Contributions, you *only* pay the amount for Class 2 - which may not reflect on this page *even* if your form has been processed by HMRC. If you’re looking to pay Class 2 contributions, you’ll need to either check on the contribution letter you receive from HMRC with the amounts due or contact HMRC to see if they’re able to provide you with the amount for Class 2 contributions. Currently, this is around £180 per year.

[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	Hide details
	You have contributions from Voluntary: 52 weeks	
2020 to 2021	Full year	Hide details
	You have contributions from Voluntary: 52 weeks	
2019 to 2020	Full year	Hide details
	You have contributions from Voluntary: 52 weeks	
2018 to 2019	Full year	Hide details
	You have contributions from Voluntary: 52 weeks	
2017 to 2018	Full year	Hide details
	You have contributions from Voluntary: 52 weeks	

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

12) Log into your online bank account.

13) Make payment with the following [payment details](#):

- a. From a UK bank account:
 - i. Account name: **HMRC NIC receipts**
 - ii. Sort Code: **20-20-48**
 - iii. Account Number: **30944793**
 - iv. Reference: **Your national insurance number followed by "IC" followed by your surname and initial.**

- b. From a non-UK bank account:
 - i. Account name: **HMRC NIC receipts**
 - ii. BIC/SWIFT: **BARCGB22**
 - iii. IBAN: **GB49BARC20204830944793**
 - iv. Reference: **Your national insurance number followed by "IC" followed by your surname and initial.**

- c. The reference is **incredibly important** and must be completed, as it's the only way 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".

- 14) If you want to make payments for only *some* of the missing years from your record, you'll need to inform HMRC which years to apply the payments to, otherwise they'll start at the most recent year and work backwards. To let them know how to apply the payment, please call the number details in point 16.

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

- 16) 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:
 - a. Telephone: **0300 200 3500**
 - b. Textphone: **0300 200 3519**
 - c. Outside UK: **+44 191 203 7010**