

Your tax code notice



HM Revenue
& Customs

J21C4R00MANMBA0000027865001001 345 000

MRS ISOBEL PENELOPE MAUD BIJL
4 HIGHFIELD ROAD
MALVERN
WORCESTERSHIRE
WR14 1HS



26 April 2022

Dear MRS I BIJL

National Insurance number NA 57 03 66 D

This is to tell you your tax code(s) for 6 April 2022 to 5 April 2023

Your tax code is used by your employer(s) and/or pension provider(s) to work out how much Income Tax to collect from your pay or pension. We send them a separate tax code notice.

This tax code should match those shown on any future payslip(s) or pension advice slip(s) you receive.

Please check the information below. If it's right, **you don't need to do anything**.

If you think your tax code is wrong, you can check and let us know of any changes online, go to gov.uk/personal-tax-account

This is how we worked out your tax code(s)

Your tax-free amount		For help
Personal Allowance	£12570	Go to note 1
Personal Pension Relief	£5112	Go to note 2
Total	£17682	
Less Benefits in Kind	£2267	Go to note 3
Total tax-free amount	£15415	
Your total tax-free amount is used as follows		
MALVERN COLLEGE	£15415 of this income is tax-free	1541L replaces 1493L
This totals your tax-free amount		£15415
		For help
		Go to note 4
		Go to note 5

Improving our tax system

By making automatic adjustments to your tax code, any changes in the tax you pay will be reflected in your income or taxable pay, as soon as your employer(s) and/or pension provider(s) starts to use your new code. More customers should therefore end the year having paid the right amount of tax.

These notes will help you understand how we have worked out your tax code(s)

Note 1	Personal Allowance	This is the standard amount of taxable income most people can have before they start paying Income Tax. If your total income exceeds £100000, your allowance goes down proportionally.
Note 2	Personal Pension Relief	This is the tax relief you have claimed for your personal pension contributions because you pay Income Tax at a higher rate. Basic rate tax relief is given at source by your pension provider.
Note 3	Benefits in Kind	You pay tax on any taxable benefits or taxable expenses your employer(s) provide(s) you.
Note 4	Tax Code L	Shows you are entitled to the standard tax-free Personal Allowance.
Note 5	Tax-free amount	<p>To create your tax code, we've removed the last digit of your tax-free amount and included a letter. If you have more than one source of income, your tax-free amount may be split across these. We tell your employer(s) or pension provider(s) your tax code but we do not tell them how we worked it out.</p> <p>If your total income and taxable state benefits for the year are more than your tax-free amount then you will pay tax as follows:</p> <ul style="list-style-type: none"> • at 20% on the first £37700 • at 40% on income between £37701 and £150000 • at 45% on anything over £150000

Please keep this tax code notice

You may need it if we send you a P800 Tax Calculation or if you have to complete a Self-Assessment tax return. If you use an agent or a representative to help you with your tax affairs, please share this letter with them.

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.gov.uk/hmrc/your-charter

Most people don't need to respond to this letter. If you do need to contact us

Online

To tell us your current tax code is wrong	www.gov.uk/personal-tax-account
To update your name or your address	www.gov.uk/tell-hmrc-change-of-details
Welsh language	www.gov.uk/government/organisations/hm-revenue-customs/contact/welsh-language-helplines

By telephone

Calling from within the UK	0300 200 3300
Welsh language	0300 200 1900

If you have additional needs

We have a range of services for disabled people. These include guidance in Braille, audio and large print. Most of our forms are also available in large print. Please contact our helplines for more information.

Text relay service	18001 and then 0300 200 3300
Textphone	0300 200 3319

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Phone: Telephone Banking, enquiries or lost or stolen cards: 0800 9 123 123. For the hard of hearing and/or speech impaired, Text Relay service available: 18001 0800 9 123 123

Online: Online Banking service and information available at [santander.co.uk](https://www.santander.co.uk)

Post: Santander Customer Operations
PO Box 1109
Bradford BD1 5XS

60380 063996 0205 E 34500

MR DAVID JAMES BIJL & MRS ISOBEL PENELOPE MAUD BIJL
HIGHFIELD LODGE 4 HIGHFIELD ROAD
MALVERN
WR14 1HS



Online, Mobile and Telephone Banking
2518161997 | BIJL

Online and Mobile Banking
CARD ENDING 4606 D BIJL

Account name: MR DAVID JAMES BIJL & MRS ISOBEL PENELOPE MAUD BIJL
Your statement for 25/02/2022 to 24/05/2022
Account number: 02366266 **Sort code** 090126
BIC: ABBYGB2LXXX **IBAN:** GB58ABBY09012602366266

Your account summary	Balance
Balance brought forward from previous statement 24/02/2022	£73,040.52
Total money in	£58,578.18
Total money out	£50,994.67
Your balance at close of business 24/05/2022	£80,624.03
Your overdraft limit	£3,000.00

IArranged Overdraft interest rate is 39.94%EAR (variable).

Credit interest rate: 0.50% AER/gross (variable) on balances up to 20,000 GBP. Pay at least 500 GBP into your account each month and have at least 2 active Direct Debits.

1123 Current Account cashback and interest earned since opening 1123 Current Account. £3,369.61

To earn cashback and interest you need to pay at least £500 into your account each month (not including interest or any transfers from another Santander account) and have at least 2 active Direct Debits. You'll receive cashback on any qualifying household bills you pay by Direct Debit and earn interest on credit balances up to £20,000. If you find the account is no longer suitable, you can transfer to another Santander account or close it at any time.

News and information

Need to complete self-assessment tax return for 2021/22?

Your Account Summary will be available by the end of May 2022 as an e-Document to view and print in Online Banking.

Changes to telephone numbers

We want to remind you that we're changing some of our telephone numbers from freephone to basic rate numbers (where local charges will apply) from 30 June 2022.

For some key services, we're keeping freephone numbers. This includes numbers to report fraud, lost or stolen cards, financial support as well as sign to video.

Keeping your money safe

Make sure we always have the right telephone number so we can help protect you. If you use your card online you will notice more frequent verification checks, so you'll need to make sure your mobile number is up to date. For more details, search for 'strong customer authentication' at [santander.co.uk](https://www.santander.co.uk)

Your transactions

Date	Description	Money In	Money Out	Balance
25-Feb	BANK GIRO CREDIT REF MALVERN COLLEGE, .	£3,415.23		£76,455.75
25-Feb	CARD PAYMENT TO COLD CHEF CATERING COM,3.00 GBP, RATE 1.00/GBP ON 23-02-2022		£3.00	£76,452.75
25-Feb	CARD PAYMENT TO WAITROSE 237,33.01 GBP, RATE 1.00/GBP ON 23-02-2022		£33.01	£76,419.74
25-Feb	CARD PAYMENT TO MALVERN COLLEGE(HOLROY ON 24-02-2022		£4.40	£76,415.34
26-Feb	CARD PAYMENT TO MALVERN COLLEGE(HOLROY ON 25-02-2022		£4.60	£76,410.74
26-Feb	CARD PAYMENT TO HOLLAND OPTICIANS LTD ON 25-02-2022		£52.50	£76,358.24
26-Feb	CARD PAYMENT TO WAITROSE 237 ON 25-02-2022		£5.21	£76,353.03
27-Feb	CARD PAYMENT TO SumUp *No 9,1.00 GBP, RATE 1.00/GBP ON 25-02-2022		£1.00	£76,352.03
27-Feb	CARD PAYMENT TO Be The Change Hospital ON 26-02-2022		£46.20	£76,305.83
27-Feb	BILL PAYMENT TO BEECHWOOD PHYSIO REFERENCE BEECHWOOD PHYSIO, MANDATE NO00133		£48.00	£76,257.83
28-Feb	REGULAR TRANSFER FROM PRN MEDICAL TRANSCRIPTION LIMITED REFERENCE - DBSALARY	£719.25		£76,977.08
28-Feb	DIRECT DEBIT PAYMENT TO OCTOPUS ENERGY REF A-9D270277-001, MANDATE NO 0059		£166.77	£76,810.31
28-Feb	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 5KQJ2222KHK5U, MANDATE NO 0034		£21.08	£76,789.23
28-Feb	CARD PAYMENT TO Maisie's Courtyard Ca ON 27-02-2022		£2.60	£76,786.63
28-Feb	CARD PAYMENT TO Maisie's Courtyard Ca ON 27-02-2022		£1.50	£76,785.13
01-Mar	CARD PAYMENT TO WAITROSE 237,57.95 GBP, RATE 1.00/GBP ON 26-02-2022		£57.95	£76,727.18
01-Mar	CARD PAYMENT TO WAITROSE 237,16.69 GBP, RATE 1.00/GBP ON 27-02-2022		£16.69	£76,710.49
01-Mar	DIRECT DEBIT PAYMENT TO BRITISH RED CROSS REF RED00421077, MANDATE NO 0044		£6.50	£76,703.99
01-Mar	BILL PAYMENT TO CHARLIE BIJL REFERENCE FROM DAD, MANDATE NO00032		£540.00	£76,163.99
02-Mar	CARD PAYMENT TO WAITROSE 237,7.10 GBP, RATE 1.00/GBP ON 28-02-2022		£7.10	£76,156.89
02-Mar	CARD PAYMENT TO THE BRAN TUB ON 01-03-2022		£1.90	£76,154.99
02-Mar	FASTER PAYMENTS RECEIPT REF.Rent March FROM BIJL J S	£400.00		£76,554.99
03-Mar	CARD PAYMENT TO WAITROSE 237,10.14 GBP, RATE 1.00/GBP ON 01-03-2022		£10.14	£76,544.85
03-Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 5KQJ2222KHK5U, MANDATE NO 0034		£145.00	£76,399.85
03-Mar	DIRECT DEBIT PAYMENT TO MALVERN COLLEGE EN REF MALV1000707, MANDATE NO 0042		£41.50	£76,358.35
03-Mar	DIRECT DEBIT PAYMENT TO SEVERN TRENT WATER REF 583058560520220591, MANDATE NO 0037		£49.94	£76,308.41
03-Mar	CARD PAYMENT TO ABBEY ROAD COFFEE ON 02-03-2022		£3.30	£76,305.11
03-Mar	CARD PAYMENT TO RPM Malvern ON 02-03-2022		£126.65	£76,178.46
03-Mar	BILL PAYMENT VIA FASTER PAYMENT TO JEAN SLESSOR REFERENCE DavidB , MANDATE NO 131		£50.00	£76,128.46
03-Mar	BILL PAYMENT VIA FASTER PAYMENT TO TYLERMASSEY REFERENCE DAVIDBIJL , MANDATE NO 94		£112.00	£76,016.46
03-Mar	WAITROSE 237 (VIA SAMSUNG PAY), ON 02-03-2022		£22.38	£75,994.08
04-Mar	BILL PAYMENT VIA FASTER PAYMENT TO COTSWOLDS SURVEY REFERENCE BIJL-4340-20 , MANDATE NO 140		£750.00	£75,244.08
04-Mar	CARD PAYMENT TO WAITROSE 237 ON 03-03-2022		£18.49	£75,225.59
05-Mar	BILL PAYMENT VIA FASTER PAYMENT TO MR CHARLIE MAGNE REFERENCE EJ65DDO , MANDATE NO 141		£9,500.00	£65,725.59
05-Mar	WAITROSE 237 (VIA SAMSUNG PAY), ON 04-03-2022		£5.70	£65,719.89
06-Mar	CARD PAYMENT TO COLD CHEF CATERING COM,5.00 GBP, RATE 1.00/GBP ON 04-03-2022		£5.00	£65,714.89
06-Mar	CARD PAYMENT TO SumUp *Parish of Malv ON 05-03-2022		£3.00	£65,711.89
07-Mar	DIRECT DEBIT PAYMENT TO RSPCA REF 3017406RO, MANDATE NO 0057		£4.34	£65,707.55
07-Mar	CARD PAYMENT TO TOAST ON 06-03-2022		£2.85	£65,704.70
07-Mar	CARD PAYMENT TO THE ANUPAM ON 06-03-2022		£70.00	£65,634.70
07-Mar	FASTER PAYMENTS RECEIPT REF.Hyundai i30 FROM BIJL J S	£3,725.00		£69,359.70
08-Mar	CARD PAYMENT TO WAITROSE 237,19.58 GBP, RATE 1.00/GBP ON 05-03-2022		£19.58	£69,340.12
08-Mar	CARD PAYMENT TO SUMUP *PARISH OF MALVERN,2.00 GBP, RATE 1.00/GBP ON 05-03-2022		£2.00	£69,338.12
08-Mar	CARD PAYMENT TO WAITROSE 237,7.00 GBP, RATE 1.00/GBP ON 06-03-2022		£7.00	£69,331.12
08-Mar	CARD PAYMENT TO giffgaff ON 07-03-2022		£10.00	£69,321.12
08-Mar	CARD PAYMENT TO WAITROSE 237 ON 07-03-2022		£29.85	£69,291.27
09-Mar	DIRECT DEBIT PAYMENT TO PAYPAL PAYMENT REF 5KQJ2222KHK5U, MANDATE NO 0034		£10.25	£69,281.02
09-Mar	CARD PAYMENT TO UNHERD.COM ON 08-03-2022		£39.00	£69,242.02
10-Mar	CARD PAYMENT TO WAITROSE 237,19.75 GBP, RATE 1.00/GBP ON 08-03-2022		£19.75	£69,222.27
10-Mar	BILL PAYMENT VIA FASTER PAYMENT TO JEAN SLESSOR REFERENCE DavidB , MANDATE NO 131		£50.00	£69,172.27

