



Esther . <esther@cranfords.biz>

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## Re: April 2018 Pension Payment

1 message

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**Stephen Ward** <s.ward99@hotmail.co.uk>

10 April 2018 at 15:19

To: "Esther ." <esther@cranfords.biz>

Dear Esther

**For Your File**

I have attached our online transfer to HMRC for £6,242.20 which is the combined Tax & NI for 2018 / 2019 Tax year for Sandra and myself.

Kind Regards

Stephen



## Payments and transfers

### Step 3 of 3

#### Your payment has been arranged

The money will leave your account immediately and the funds should normally reach the payee's account today.

#### Faster Payment help

If you are opted into activity alerts, you should shortly receive a personal confirmation by text message.

[Find out more about alerts](#)

[Review your alerts settings](#)

Need help?

#### Payment details

From

**WARD S&S 12417025**

To

**HMRC CUMBERNAULD**

Sort code

**08-32-10**

Account number

**12001039**

Payment reference

**475PC00177711**

Amount

**£6,242.20**

Payment date

**10 Apr 2018**

<https://www.nwob.com/CreatePayment.aspx?FromAs5=y&id=15F65585080EC175ACE09F6FDD03E0CA72F91321>

Page 1 of 2

On 10 Apr 2018, at 10:07, Esther . <[esther@cranfords.biz](mailto:esther@cranfords.biz)> wrote:

Thanks Stephen,

Appreciate that.

Kind Regards

Esther

Esther Salmon  
Pensions Administrator

T: 0844 410 0037

[48 Chorley New Road, Bolton, BL1 4AP](#)

<image002.png>

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On 9 April 2018 at 18:09, Stephen Ward <[s.ward99@hotmail.co.uk](mailto:s.ward99@hotmail.co.uk)> wrote:

Hi Esther

Thank you for processing this payment so quickly. I will now organise a Tax & NI to HMRC and supply you with a copy of the payment once complete for your file.

Kind Regards  
Stephen

Sent from my iPhone

On 9 Apr 2018, at 16:33, Esther . <[esther@cranfords.biz](mailto:esther@cranfords.biz)> wrote:

Hi Stephen,

The payment of £35,000.00 has been completed. I will send you a transaction history showing the payment as soon as it shows from your account.

Kind Regards

Esther

Esther Salmon  
Pensions Administrator

T: 0844 410 0037

[48 Chorley New Road, Bolton, BL1 4AP](#)

<image002.png>

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On 6 April 2018 at 17:44, Stephen Ward <[s.ward99@hotmail.co.uk](mailto:s.ward99@hotmail.co.uk)> wrote:

Dear Esther

Please find below an email from Emma Kirk at Lomas & Co with details for our annual Gross payment from our pension scheme.

The Gross amount to pay into our joint current account (Account No. 12417025 - Sort Code 01-03-38) is £35,000.00. Once we have received this payment we will arrange to make a payment to HMRC for £6,242.20 which will cover the Tax & NI for the whole of 2018/2019 tax year.

It is imperative that we receive this payment early next week as we need to make sure that the Tax & NI is paid to HMRC and cleared by the end of April in order that we qualify for an annual Tax & NI payment scheme. If we miss the deadline we will be charged a penalty and this is something I want to avoid.

Can you please confirm on Monday next week if this can be organised asap.

Kind Regards

Stephen

Begin forwarded message:

**From:** Emma Kirk <[emma.kirk@lomasco.com](mailto:emma.kirk@lomasco.com)>

**Subject:** April 2018 Pension Payment

**Date:** 6 April 2018 at 14:21:53 BST

**To:** Stephen Ward <[s.ward99@hotmail.co.uk](mailto:s.ward99@hotmail.co.uk)>

Hi Stephen,

We have now made your pension scheme an annual scheme with HMRC, I have set the payment the payment date for April each year. So we need to ensure all pension payments are made in this month, otherwise it will default from an annual scheme.

The total gross pension payment is £35,000, which Cranford's will need to transfer across to your bank account. You can then make the following payments to yourself and Sandra, along with the tax payment for HMRC.

The pension payments have been made using the split of 68% for yourself and 32% for Sandra- the overall pension payment was for £35,000 as advised.

Please see attached payslips for yourself and Sandra, the net payments payable are as follows:

Stephen- £19,467.80

Sandra- £9,290.00

The PAYE payable to HMRC is **£6,242.20** and needs to be paid to HMRC by the 19<sup>th</sup> May. If you have the PAYE payslip booklet you can pay via cheque, if not you can make payment online. You don't need to make separate payments to HMRC for your taxes, you can just pay the £6,242.20 in one payment. If you wish to split out the tax, let me know and I will provide you with the breakdown.

We have used the tax codes which you provided us with, which was 213L for yourself and 164L for Sandra.

If you have any questions please give me a call.

Kind regards,

Emma

**Emma Kirk**  
**Lomas and Company Chartered Accountants and Chartered Tax Practitioners**

Bridge House  
12 Market Street  
Glossop  
Derbyshire  
SK13 8AR

☎ Tel: 01457 860285

☎ Fax: 01457 860985

✉ [Emma.kirk@lomasco.com](mailto:Emma.kirk@lomasco.com)

🖱 [www.lomasco.com](http://www.lomasco.com)

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**From:** Louise Easton

**Sent:** 18 April 2017 15:32

**To:** Emma Kirk <[emma.kirk@lomasco.com](mailto:emma.kirk@lomasco.com)>

**Cc:** Stephen Ward <[s.ward99@hotmail.co.uk](mailto:s.ward99@hotmail.co.uk)>

**Subject:** Payment from Stephen Ward pension scheme

**Importance:** High

Hi Emma

I am currently working on Stephen and Sandra's affairs and they would like to withdraw £30K NET from their pension scheme. I

advised them to make a GROSS withdrawal of £38K with an approximate basic rate tax deduction of £7600 to equate to £30,400 net.

I have a copy of Sandra's 2017-18 coding notice – however all of her personal allowance is utilised by her state pension and teacher's pension, so HMRC advise a tax code of OT on any Stephen Ward pension payments. Stephen has not received a coding notice – however his state pension will utilise the majority of his withdrawal and would therefore ask you to make a basic rate deduction from his payment. If too much tax has been deducted then it will be resolved when we prepare his next tax return.

Stephen is to take 68% (£25,840 gross)  
Sandra is to take 32% (£12,160 gross)

Please can you administer the payroll in this respect and advise Cranfords of the payments required to Stephen and Sandra as usual?

Many thanks  
Louise

**Louise Easton BA (Hons) FCCA ATT**  
**Lomas and Company Chartered Accountants and Chartered Tax Practitioners**

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20/04/2018

PensionPractitioner.com Mail - Re: April 2018 Pension Payment

