

PERSONAL INCOME TAX RETURN CALENDAR YEAR 2016

ONLINE RETURNS – It is quicker and easier to complete your return online. Please visit www.gov.gg for details on how to register. Online returns are given high priority and the information provided is automatically collated, so it is not necessary for you to complete a summary sheet.

IMPORTANT

Please read these notes before completing your return

Complete **ALL** sections legibly and in full, or your return may be sent back to you. If more space is required for any section, please use a separate sheet and attach it to the return (ticking the box at the bottom of the summary sheet overleaf when doing so).

This income tax return includes a summary sheet which the Director requires you to complete. This will help with the processing of your return.

Please do not provide information on this page or pages 7 and 8. You may detach pages 7 and 8 if you wish to retain the notes.

PENALTIES – Penalties may be imposed if your completed return is not submitted by 30 November 2017. Penalties may also be imposed or prosecution sought if you submit an income tax return which is materially incorrect or incomplete, and fail to make/keep the appropriate records.

ISSUE OF ASSESSMENT – Please allow at least 4 months after submission of your paper return before making enquiries as to when you can expect to receive your assessment. Online returns are given a high priority. If you complete your income tax return online and the Income Tax Office has no queries, you can expect to receive your notice of assessment much sooner than if you had completed a paper tax return.

If you require more information, please see www.gov.gg/taxationfaq for various Frequently Asked Questions.

SUMMARY SHEET

The Director requires you to complete this summary sheet as this forms part of your personal return for the calendar year 2016. Please ensure all your income is included in the summary below.

Please enter your income tax reference number in these boxes:
(e.g. 0V.123456 or 10.987654B/R):

	/	
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	PLEASE SHOW SECTION TOTALS BELOW	For office use only	SELF	SPOUSE
A(1)	Income from employment	01	£	£
A(2)	Benefits in kind	60	£	£
A(3)	Tips, gratuities and similar receipts	03	£	£
	Claimable deductions	49	(£)	(£)
	Contributions to an <u>employer's</u> pension scheme	59	(£)	(£)
N	Contributions made to a <u>personal</u> pension scheme	72	(£)	(£)
B	Self-employment (net profit)	07	£	£
C	Pensions received (Guernsey OAP/State Pension)	34	£	£
	Pensions received (Jersey OAP/State Pension)	14	£	£
	Pensions received (UK OAP/State Pension)	04	£	£
	Pensions received (overseas OAP/State Pension)	15	£	£
	Pensions received (occupational - former Guernsey employer)	02	£	£
	Pensions received (occupational - former Jersey employer)	12	£	£
	Pensions received (occupational - former UK employer)	11	£	£
	Pensions received (occupational - former overseas employer)	13	£	£
	Pensions received (personal)	05	£	£
D	Bank and savings account interest received (Guernsey)	37	£	£
	Bank and savings account interest received (Jersey)	22	£	£
	Bank and savings account interest received (UK)	20	£	£
	Bank and savings account interest received (overseas)	21	£	£
E	Ownership of principal private residence - mortgage interest paid	56	(£)	(£)
	Ownership of let property - rent received	35	£	£
H	Any other income received	18	£	£
J	Deeds of covenant	51	(£)	(£)
	Maintenance	52	(£)	(£)

PLEASE TICK IF YOU HAVE COMPLETED ANY OF THE FOLLOWING SECTIONS		"√"
E	Ownership of property not let/let property - mortgage interest paid	
F	Companies and distributions	
G	Settlements including trusts and foundations	
I	Additional information	
J	Deductions for loan interest (other than mortgage interest)	
K	Income arising to a non-resident	
L	If your child is over 19 and is in fulltime education	
M	Charge of children / Personal allowances transferred to or from partner	
O	Dependent relative / Infirm person / Housekeeper	

PLEASE TICK THIS BOX IF YOU HAVE MARRIED, SEPARATED, OR BEEN WIDOWED, SINCE COMPLETION OF YOUR LAST INCOME TAX RETURN

PLEASE TICK THIS BOX IF YOU OR YOUR SPOUSE WERE NOT RESIDENT IN GUERNSEY, ALDERNEY OR HERM FOR THE WHOLE OF 2016 (IGNORING HOLIDAYS/BUSINESS TRIPS, ETC) - SEE NOTE 1

PLEASE TICK THIS BOX IF YOU HAVE ATTACHED SEPARATE SCHEDULES TO THIS RETURN



States of Guernsey Income Tax

PERSONAL RETURN - CALENDAR YEAR 2016

I hereby require you to complete this form and return it to me by 30 November 2017. Penalties may be imposed, and in some instances prosecution may be sought, if this form is not received by the due date.

Director of Income Tax

RECEIVED:

PLEASE COMPLETE THIS FORM IN BLOCK CAPITALS USING A BLACK OR DARK BLUE BALL POINT PEN

IF YOU ARE MARRIED AND JOINTLY ASSESSED, PLEASE ENSURE THE HUSBAND'S DETAILS ARE ENTERED UNDER SECTION 1 BELOW.

1. PERSONAL DETAILS

Please enter your income tax reference number in these boxes:
(e.g. 0V.123456 or 1O.987654B/R):

 /

Full name:

Date of birth:

D	D	M	M	Y	Y
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Address:

Postcode:

Former address if you have moved in the last 12 months:

Former name if changed since last return submitted:

2. CHANGE TO MARITAL STATUS DURING 2016: Married/Civil Partnership Widowed Separated*

Date of change:

D	D	M	M	Y	Y
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(*i.e. ceased living together as a married couple)

3. MARRIED PERSONS: Details of your spouse living with you or wholly maintained by you in 2016. If you entered into a civil partnership or same-sex marriage prior to 31 December 2016, you will be treated as married for income tax purposes from 1 January 2017 - please complete this section and section 2 above so we can ensure your coding notice, if applicable, for 2017 is correct. See our FAQs at www.gov.gg/taxationfaq for more information.

Spouse's full name: Date of Birth:

D	D	M	M	Y	Y
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If married after 31 December 2015, or you are in a civil partnership/same sex marriage, please show:

Your spouse's former surname Spouse's former tax reference: /

Please tick this box if you authorise your spouse to deal with your income tax affairs on your behalf:
(Note: this will apply until you confirm, in writing, that your spouse no longer has authority to deal with your income tax affairs)

4. RESIDENCE DETAILS (SEE NOTE 1 ENCLOSED)

Were you/your spouse resident in Guernsey, Alderney or Herm throughout 2016 (with the exception of holidays/business trips, etc)?

SELF		SPOUSE	
Yes: <input type="checkbox"/>	No: <input type="checkbox"/>	Yes: <input type="checkbox"/>	No: <input type="checkbox"/>

If 'No', please confirm the date(s) of arrival and/or departure and ensure you tick the relevant box on the summary sheet.

Arrival

D	D	M	M	Y	Y
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D	D	M	M	Y	Y
---	---	---	---	---	---

Departure

D	D	M	M	Y	Y
---	---	---	---	---	---

D	D	M	M	Y	Y
---	---	---	---	---	---

I HEREBY CERTIFY that to the best of my knowledge and belief all the statements made in every part of this return and in any information attached are TRUE AND CORRECT and that I have included details of ALL MY INCOME AND THAT OF MY SPOUSE from every source whatsoever in the calendar year 2016.

I confirm that I have made, kept and retained the appropriate records, as required by the Income Tax (Keeping) of Records etc Regulations, 2006 & 2012 (tick box to confirm). See the Statement of Practice at www.gov.gg/taxationstatementsofpractice

I understand that penalties may be imposed or prosecution sought if I:

- submit an income tax return which is materially incorrect or incomplete, and/or
- fail to make/keep the appropriate records (tick box to confirm).

Signature

Social Security no. Self
(See your Health Benefit Card) Spouse

Daytime tel. no.

Date

D	D	M	M	Y	Y
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 E-mail address

(Emails sent from the Income Tax Office which contain personal data are encrypted - see www.gov.gg/taxationfaq for details.)

Fair Processing Notice: The information you have provided on this form is required under the Income Tax (Guernsey) Law, 1975 for the purposes of the assessment and collection of income tax. This information will be processed in line with the Data Protection (Bailiwick of Guernsey) Law, 2017. For full details of our Fair Processing Notice and how we look after your data please visit: <https://www.gov.gg/tax>. If you don't have access to the internet please contact us and a paper copy will be provided.

Fill in below details of **your/your spouse's total worldwide income** for the calendar year 2016. **WHERE UNDER ANY SECTION THERE WAS NO INCOME, STATE "NONE"**. If more space is required for any section, please use a separate sheet and attach it to the return - **SEE NOTE 2 ENCLOSED**

		Self	Spouse										
A. EMPLOYMENT - SEE NOTE 3 ENCLOSED													
	Occupation												
(1)	Gross wages, salary, fees or other earnings as shown on your final payslip(s), part-time or casual earnings from any country, whether or not tax has been deducted. Show name and address of, and income from, each employer.	£	£										
TOTALS													
(2)	Benefits in kind - show value of benefits not already included by your employer in gross pay shown above.	<table border="1"> <thead> <tr> <th colspan="2">Benefits in Kind</th> </tr> </thead> <tbody> <tr> <td>Motor vehicle</td> <td>.....</td> </tr> <tr> <td>Accommodation</td> <td>.....</td> </tr> <tr> <td>Share options</td> <td>.....</td> </tr> <tr> <td>Other benefits</td> <td>.....</td> </tr> </tbody> </table>		Benefits in Kind		Motor vehicle	Accommodation	Share options	Other benefits
Benefits in Kind													
Motor vehicle												
Accommodation												
Share options												
Other benefits												
(3)	Tips, gratuities and similar receipts not included in gross pay above												
DEDUCTIONS: Claimable deductions (e.g. professional subscriptions, tools of the trade, etc)													
Contributions made by you to an employer's approved pension scheme (contributions to personal pensions should be claimed in Section N).....													

B. SELF-EMPLOYMENT: (Including trades and professions) - SEE NOTE 4 ENCLOSED		Self £	Spouse £
Nature of self-employment		Net Profit	Net Profit
Turnover less than £15,000 and not first year of business <input type="checkbox"/> Tick here and provide accounts or 3 line accounts (Find the Form 3LA at www.gov.gg/tax under "Income tax returns")			
Turnover more than £15,000 or first year of business <input type="checkbox"/> Tick here and provide accounts and computations (Find the Form TPLA at www.gov.gg/tax under "Income tax returns")			
If accounts are provided, they must show who prepared them and their professional qualifications, if applicable.			

C. PENSIONS RECEIVED: (e.g. State pensions including widows benefit, occupational and personal pensions from any country, whether or not tax has been deducted) - **SEE NOTE 5 ENCLOSED**

	Pension provider	Country of origin	Frequency paid e.g. weekly/monthly	Weekly/monthly rate at 1.1.2017	Date commenced if in 2016	Total pension for 2016
Self	Pension 1					
	Pension 2					
	Pension 3					
	Pension 4					
Spouse	Pension 1					
	Pension 2					
	Pension 3					
	Pension 4					

D. BANK AND SAVINGS ACCOUNTS INTEREST RECEIVED - All Bank, Building Society, National (Post Office) Savings, ISAs or other savings account interest receivable (without exception) is chargeable to Guernsey income tax, **no matter where the account is held**. ***If the account is held outside of Guernsey/Alderney, please complete the "Country" box below**. If your interest has substantially increased/decreased since the last return made, please provide an explanation. If any account was opened or closed during 2016 please indicate this in the relevant column.

Name of Bank, Building Society or other <i>(please show each account separately)</i>	Country*	Opened 2016 ("✓")	Closed 2016 ("✓")	Self £	Spouse £
.....					
.....					
.....					
.....					

J. DEDUCTIONS CLAIMED

Loans other than mortgages - SEE NOTE 10 ENCLOSED If the balance outstanding and/or interest has substantially increased/decreased since the last return made, please provide an explanation.			Interest paid (ensure no capital repayments included)	
Name(s) and address(es) of person(s) to whom interest is payable	Specific purpose of loan	Balance outstanding at 31.12.2016	Self £	Spouse £
.....
Deeds of Covenant - SEE NOTE 11 ENCLOSED			Payment made £	
Maintenance - SEE NOTE 12 ENCLOSED			

K. INCOME ARISING IN GUERNSEY, ALDERNEY OR HERM TO A NON-RESIDENT:

During 2016 did you or your spouse pay to a non-resident individual or company any income arising from sources in Guernsey, Alderney or Herm? Please tick the appropriate box. Yes No

If "YES", show in the box the reference number, if known, under which tax is remitted and state name(s) and address(es) of non-resident(s) and amount(s) paid in 2016 below:

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Name(s)	Address(es)	Amount(s) paid in 2016
.....
.....

CLAIM FOR ALLOWANCES RELATING TO THE CALENDAR YEAR 2016

L. DETAILS OF CHILDREN in respect of whom a Guernsey Family Allowance was received by you or your spouse in 2016 or who were in full-time higher education in 2016. *If the child is aged over 19 and in full time higher education, details of their worldwide income **must** be provided. If **any** child's income exceeds £9,675, details of their income **must also** be provided.

Surname	Forename(s)	Date of birth			Income of child in 2016 (*see above)	Name and address of university, college or school which child attended in 2016
		DD	MM	YY		
.....	
.....	

M. CHARGE OF CHILDREN:

All claimants must have been in receipt of a Guernsey Family Allowance at 01.01.16, or have commenced to receive that allowance if the child was born after 01.01.16, unless the child is in full-time higher education and aged over 19.

- (1) If you are a **lone parent** (not cohabiting) and wish to claim the allowance, **you must tick this box.**
- (2) If you cohabited during 2016 and relinquished/received allowances to/from your partner, **you must tick this box.**
- (3) If you are a married person who maintained or employed a person in 2016 for the purposes of having charge and care of a child because your spouse was totally incapacitated, **you must tick this box.**

N. PERSONAL PENSIONS - contributions made to a contract established with a Guernsey provider whilst you were resident in Guernsey. **Pension contributions deducted by an employer should be claimed in Section A.**

Pension company or trust scheme	Number of contract	Date payments commenced	Name of annuitant	Premium or contribution for the year 2016
.....
.....

O. DEPENDENT RELATIVES / INFIRM PERSONS / HOUSEKEEPER (delete as appropriate) - SEE NOTE 13 ENCLOSED
If you wish to make a claim for these allowances, please enter details below (existing claimants only)

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BEFORE SUBMITTING THIS FORM, PLEASE ENSURE IT IS SIGNED ON PAGE 3 AND THE SUMMARY SHEET ON PAGE 2 HAS BEEN COMPLETED WITH THE RELEVANT INFORMATION

NOTES ON THE COMPLETION OF THE 2016 PERSONAL RETURN

Your reference number is important to ensure that your completed return is assessed as efficiently as possible. Your unique number can be found on the Coding Notice issued in November or the last notice of assessment received.

NOTE 1: Residence details This information is required to determine your residential status for income tax purposes to ensure you are taxed correctly. If you did not spend all year in Guernsey, you may not be entitled to the full personal allowance, which may be proportioned based on your time in Guernsey. You are not entitled to the Married Persons Allowance if your spouse is not resident. If you have recently arrived in Guernsey, Alderney or Herm and have not already completed a New Arrivals Form (form 1262) please do so as soon as possible.

NOTE 2: Declaration of worldwide income If you are resident in Guernsey, all income, from any country, whether or not tax has been deducted, should be declared. If overseas tax has been deducted, evidence of this should be submitted with the return. However, if you have paid UK tax but your income was less than the UK tax allowance, no double taxation relief will be given as you will be entitled to claim a refund from HM Revenue & Customs. If you are liable to UK tax but have not claimed the personal allowances to which you are entitled, the double taxation relief may be restricted accordingly.

NOTE 3: Employment In "Occupation" state nature of employment (e.g. chef, accountant, builder). This is important if you wish to claim additional expenses (e.g. tools of your trade, professional subscriptions - a list of approved learned societies is available at www.gov.gg/tax under "Tax Rates and Allowances"). Do not submit payslips with your return.

NOTE 4: Self-employment If your turnover is less than £15,000 and it is not your first year of trading, you may fulfil your obligations by submitting 3 line accounts (available at www.gov.gg/tax under "Income tax returns"), showing just your turnover, total expenses and net profit. Turnover includes cash and cheques, commission, tips, fees and gross income of any nature received. Further notes on the completion of Form 3LA are also available when downloading that form. If you are in your first year of trading, you must supply full accounts and computations (or you may use form TPLA – see below).

If your turnover is greater than £15,000, or if it is your first year of trading, you may fulfil your obligations by submitting a Trading, Profit and Loss account (TPLA) which is available for downloading and completion from our website (www.gov.gg/tax under "Income tax returns"). Notes on the completion of the form are also included on the website.

NOTE 5: Pensions You must declare the full amount of pension relating to the calendar year 2016, no matter when received. If overseas tax has been deducted, evidence should be submitted with your return. Please show the frequency paid (e.g. weekly, monthly, quarterly, four weekly, etc) and the amount being received. If you are aware that you will commence to receive a pension at some point this year, please provide to the Income Tax Office details of the expected date of commencement and the weekly/monthly rate to be received, if/when known.

NOTE 6: Ownership of Property: mortgage interest paid and income received Please declare all properties owned (including dwelling houses, glasshouses, land and buildings), whether in Guernsey or elsewhere.

Section 1 – Principal private residence (PPR)

Only one property may be designated as your PPR. Please ensure the purpose of the loan is provided, i.e. purchase or renovations. Interest paid on money borrowed for the acquisition, construction, re-construction or repair of a property is allowable on a PPR. Relief is limited to interest paid on a £400,000 mortgage and restricted to the level of the interest cap (£13,000 for individuals for 2016). See our website www.gov.gg/tax under "Tax Rates and allowances" for more information regarding mortgage interest relief and the interest cap.

If your mortgage for your PPR is over £400,000 you will need to make the following calculation:

	Interest paid x 400,000

	Average of outstanding balances on mortgage at beginning and end of the year
For example:	Interest paid during calendar year 2016 = £46,000
	Outstanding balance on 1 January 2016 £ 612,000
	Outstanding balance on 31 December 2016 £ 600,000
	£1,212,000 ÷ 2 = £606,000 = average

So the calculation would be as follows:

$$\frac{£46,000 \times 400,000}{£606,000} = £30,363 \text{ interest (restricted to interest cap of £13,000 or £26,000 for a married couple where each party is a borrower)}$$

If the mortgage or loan is joint, state the total balance outstanding at the year end. However, please ensure that you only claim for your share of the interest paid in the "Amount claimed by self" column.

If you moved during the year, resulting in two PPRs, please provide details on a separate sheet (ticking the box at the bottom of the summary sheet when doing so).

For full details of the rules for relief for interest paid (including those for loans for other qualifying purposes) see The Income Tax (Tax Relief on Interest Payments) (Guernsey) Ordinance, 2007 (see www.gov.gg/tax under "Income tax legislation").

Section 4 – Income received from let Property

Guernsey Properties - Where you are responsible for the costs of repairing your let property, you will be allowed a deduction (Statutory Repairs Allowance) from the rental income, whether or not you incur any expenditure. This will be calculated by the Income Tax Office.

If you wish to claim an additional deduction in respect of repairs and maintenance (including insurance on the structure of the building) for the Guernsey properties declared in Sections 2 and 4, please attach a schedule detailing the nature of the expenditure incurred and the amounts involved for each property separately.

Evidence of expenditure claimed may be requested.

Overseas Properties - No Statutory Repairs Allowance is due on overseas properties so if you wish to claim any expenses against the rental income received please provide a schedule. Evidence of expenditure claimed may be requested.

Interest paid on money borrowed in respect of let property is available up to the amount of the assessable rent.

You may be asked to provide evidence of the purpose and the amount of any deduction claimed.

NOTES ON THE COMPLETION OF THE 2016 PERSONAL RETURN (continued)

NOTE 7: Companies and Distributions If you and/or your spouse have an interest in a company you are requested to provide further details by completing the Company Interest Form which is available on our website (www.gov.gg/tax under "Income tax returns"). Any distributions received should also be declared on this additional form and a Final Tax Certificate should be forwarded to this office once received by you.

NOTE 8: Settlements including Trusts and Foundations If you and/or your spouse are a settlor of a trust or the founder of a foundation which has been in existence at any time during 2016 you are required to notify the Director. This obligation may be fulfilled by completing the Settlement/Trust/Foundation Form, which is available on our website (www.gov.gg/tax under "Income tax returns"). Any income received from these settlements should also be included on this additional form.

NOTE 9: Any Other Income Please include here income from any source not declared in any other section of the return, including but not limited to, dividends (other than those declared on the Company Interest Form), interest, bonds, loans, Government Securities, friendly societies, annuities, paying guests or boarders (please specify whether full board, bed and breakfast or room only accommodation), from any investment, royalty or copyright, or any refunds received from other jurisdictions.

NOTE 10: Deductions claimed For full details of the rules for relief for interest paid (including those for loans for other qualifying purposes) see The Income Tax (Tax Relief on Interest Payments) (Guernsey) Ordinance, 2007 (see www.gov.gg/tax under "Income tax legislation").

Please ensure the columns relating to "Purpose" and "Balance outstanding" are completed. The purpose of the loan should be explained (e.g. purchase of company shares). If the balance outstanding has increased substantially during the year, please advise the purpose for which the additional funds have been utilised. If the balance outstanding has decreased substantially, please advise the source of the funds used to reduce the capital. If the interest paid has increased substantially with no corresponding increase in the amount borrowed, please advise the reason for the increase in interest.

You may be asked to provide evidence of the purpose and the amount of any deduction claimed in this section.

NOTE 11: Deeds of Covenant An allowance for deeds of covenant is due only on deeds approved by the Director. Relief in respect of deeds of covenant approved prior to 1 January 2010 is available to the individual until the deed is either amended or it expires. If a deed is amended after 1 January 2010 relief is no longer due.

NOTE 12: Maintenance A deduction is allowed for qualifying maintenance or alimony payments made to your spouse or former spouse under an Order of a Court dated before 1 March 2003, or a variation of such Order.

NOTE 13: Dependent Relative Allowance With effect from 1 January 2009 no claims made on the grounds of old age or infirmity will be considered, unless a claim was made in 2008 or earlier. Please provide the following details relating to the dependant:

- full name and present address,
- year born,
- the dependant's relationship to you and grounds of the claim (if it is made because of infirmity, state the nature of the infirmity),
- the dependant's income for the calendar year 2016 and the amount contributed annually by you, your spouse and/or other relatives (please specify).

A Dependent Relative Allowance will only be considered in respect of children over the age of 19 years and in full time higher education based upon the information provided in Section L of the return.

Infirm Person's Allowance / Housekeeper Allowance With effect from 1 January 2009 no claims for these allowances will be considered, unless a claim was made in 2008 or earlier. Please enter, in the space provided, details of the amount paid and to whom the payments were made.

FURTHER INFORMATION

If you require further information about how to complete your tax return, please visit www.gov.gg/tax under "Income tax returns" for the Explanatory Guide "How To Complete Your Personal 2016 Paper Tax Return".

TAX EVASION

Help us stop tax evasion by contacting a member of our Compliance & Investigation Unit and notifying them of anyone you believe to be evading tax. You can remain anonymous if you contact us via the Tax Evasion Hotline or the online Tax Evasion Form; however, should you provide your details, they will be kept strictly confidential and at no time would your identity be made known to the person about whom you are providing information.

Telephone us on: The Tax Evasion Hotline +44 (0)1481 747900

Email us at: taxhotline@gov.gg

Complete the online Tax Evasion Form at: www.gov.gg/domesticcompliance

Write to us at: States of Guernsey Income Tax, PO Box 37, 2 Cornet Street, St Peter Port, GY1 3AZ