

Leaving Guernsey*

***For income tax purposes “Guernsey” includes Alderney and Herm**

Do I have to notify the Revenue Service if I leave Guernsey?

Yes. Please complete a [Leaving Guernsey](#) form, so that we can bring your assessments up to date.

If you are leaving Guernsey permanently, and your only source of income is wages and bank interest, you won't need to complete a separate income tax return for the year of departure, so long as you provide all the relevant information on your Leaving Guernsey form.

If your departure is not permanent, or you receive income from sources other than wages and bank interest, you will need to complete an income tax return the following year, even if you have completed the Leaving Guernsey form. Tax returns can be completed online at [MyGov.gg](#) and must be submitted by the deadline to avoid late filing penalties.

What does “permanently depart” mean?

A permanent departure from Guernsey means that you have made a decision to leave and set up home elsewhere. You will also be treated as having permanently departed from Guernsey if you leave Guernsey and come back in the following year.

You will not be treated as having permanently departed from Guernsey if:

- you leave Guernsey but return in the same calendar year as you left, or
- you normally live in Guernsey and are on holiday over the end of the calendar year
- you take a long holiday each year but return to your home in Guernsey. See also Statement of Practice [R15](#).

Examples

Mr A decides he is going to live in the UK, he buys a property there and moves to the UK on 3 September. He keeps his Guernsey property and rents it out, so it is not available for him to use. He will be treated as permanently leaving Guernsey on 3 September.

Miss B is a hotel worker whose contract ends on 10 October, she subsequently leaves Guernsey on 12 October, unsure if she will return, but hoping to come back the following year. She has no accommodation in Guernsey maintained for her, as she was resident in a staff house. She does return on 9 January the following year, but as she has not returned in the same calendar year, she will be treated as a permanent departure on 12 October.

Ms C works in a restaurant and finishes work on 2 April, leaving Guernsey for good the following day. She subsequently finds another job in Guernsey and returns on 10 July, even though she intended to leave permanently, she has returned in the same year, and her departure in April will not be treated as permanent.

Mrs D is retired and has a home in Guernsey. Each year she leaves at the beginning of December to visit her relatives, coming back to her Guernsey home in the middle of January. She will not be treated as departing Guernsey permanently, as her home is in Guernsey and she has just been on holiday.

How does a permanent departure from Guernsey affect my allowances?

If you leave Guernsey permanently, your personal allowance will be reduced. This is done based on the number of days that you have been in the Island prior to your departure.

Example

Mr E left Guernsey permanently on 7 July 2021. His allowances would be calculated as

$$\frac{\pounds 11,875}{365} \times 187 \text{ (days from 1/1/21 to 7/7/21)} = \pounds 6,084$$

How will any repayment be dealt with?

The statement attached to your final assessment will tell you if you owe tax or if you are due a repayment. If a repayment is due, a cheque will be sent to you within 4 weeks of issuing that assessment. Alternatively, we can make the repayment direct to a Guernsey, Jersey,

Isle of Man or United Kingdom bank account, or send the repayment cheque to your chosen financial institution directly, but for this to be done you will need to let us know the following details:

- account name,
- bank or building society name and address,
- account number,
- sort code.

If the repayment needs to be made to a non-Guernsey, Jersey, Isle of Man or United Kingdom bank account, we will also need, in addition to the above, the following:

- IBAN number,
- BIC / SWIFT,
- the currency that the bank account is held in.

If a repayment is made to a non-UK bank account, charges will be deducted by the bank and your repayment will be paid minus these charges.

You can provide the relevant details on the [Leaving Guernsey](#) form or a [Repayment Request form](#).

Will I still need to pay Guernsey income tax on my states/occupational/personal pension from Guernsey, following my permanent departure?

Whether you are liable to pay Guernsey income tax on your states/occupational/personal pension from Guernsey, after you leave, will depend on the jurisdiction where you move to and become resident for tax purposes. Guernsey has signed a number of Double Taxation Agreements (“DTAs”) and some include the allocation of taxing rights on pension payments. The relevant DTAs can be found [here](#). (See also “[What happens if I leave Guernsey and receive a Guernsey States Pension \(OAP\)?](#)” below).

Under the provisions of the DTA between Guernsey and the United Kingdom, all Guernsey pensions paid to residents of the UK are not subject to Guernsey income tax but will, instead, only be subject to UK income tax. So, if you leave Guernsey to live permanently in the UK, Guernsey will stop taking tax from your occupational/personal pension after you leave.

If you live in a jurisdiction where there is no DTA, or the DTA does not have a pension provision, any pension paid will continue to be subject to Guernsey income tax, and tax will be taken at 20%, in the first instance, from your occupational/personal pension. However, you are entitled to claim the personal allowances which would have been due to you, if you had been resident in Guernsey, to offset against your pension. If you wish to make a claim, please complete [form 676](#), and a coding notice will be issued to your pension provider to give you the relevant allowances due.

What happens if I leave Guernsey and receive a Guernsey States Pension (OAP)?

Up until 31 December 2022, by concession, if you are not resident in Guernsey, Guernsey income tax will not be due on a Guernsey States Pension, but you will need to declare it in the country where you live.

This concession has been removed from 1 January 2023, as you are now entitled to claim personal allowances against this pension and the States Pension will be included in any coding notice issued for 2023 onwards. (See also “[Will I still need to pay Guernsey income tax on my state/occupational/personal pension from Guernsey following my permanent departure?](#)” above).

What happens if I own a Guernsey property and leave Guernsey but continue to receive rental income?

If you have left Guernsey and receive rent from a property situated in Guernsey, you will be charged Guernsey income tax at 20% on the gross rent received (after the standard deduction for repairs). If you have an estate agent managing the property for you, it will be their responsibility to deduct the tax on your behalf, and they will send this tax directly to the Revenue Service. If you are dealing directly with a tenant, the tenant will be treated as the ‘agent’ and they will be responsible for deducting the tax from the payments they make to you, and for submitting that tax to the Revenue Service on your behalf.

What about other sources of Guernsey income, is Guernsey income tax still required after I leave?

No tax is due on Guernsey bank interest after you leave the Island.

If you have Guernsey sources of income, other than pensions or bank interest, the position may change depending on where you are going to live. For further information, please [contact the Revenue Service](#) with details of your income and where you will be living.