

## Tax refunds

If you pay tax while you are in the UK but you don't work a whole year, you may be able to get a tax refund. For more information about claiming a refund after leaving your job, visit the HMRC website at: [www.hmrc.gov.uk](http://www.hmrc.gov.uk).

## National insurance if you go back home

If you come from another EU country and return home, the national insurance contributions you have paid in the UK can count toward benefits in your home country. This may not apply if you come from a country outside the EU.

## What if you don't pay tax and national insurance

Some employers may offer you a job without paying tax or national insurance. This is known as **cash in hand** and it's against the law. If your employers are breaking this law, it is very likely they will break other employment laws as well, especially those which protect workers. It will be very hard for you to take action to get your legal rights if you aren't working legally. You should avoid this type of job.

## What if your employer doesn't pass on your tax and national insurance

Some employers deduct money from you. They say it is for tax and national insurance but don't pass it on to HMRC. You should make sure that you're getting pay slips and a P60 at the end of the tax year. These documents prove that you paid tax and national insurance. If your employer has kept the money, HMRC will investigate them. However, if you don't have your payslips and your P60, it will be hard for you to prove you have paid tax and

Extract of factsheet available at

[http://www.adviceguide.org.uk/england/work\\_e/work\\_factsheets.htm](http://www.adviceguide.org.uk/england/work_e/work_factsheets.htm)

national insurance. This may affect what benefits you can get and HMRC could chase you for unpaid tax which they say you owe.

## Further help

### **Citizens Advice Bureau**

Citizens Advice Bureaux give free, confidential, impartial and independent advice to help you solve problems. To find your nearest CAB, including those that give advice by e-mail, click on nearest CAB, or look under C in your phone book.

### **HMRC leaflets**

You can find more information about coming to work in the UK on the HMRC website at [www.hmrc.gov.uk/migrantworkers](http://www.hmrc.gov.uk/migrantworkers), including leaflets in several different languages.

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