



AL RAYAN BANK

Getting your share of profit without tax taken off

Before you fill in this form, please read these notes carefully.

To check whether you are entitled to receive profit without tax being taken off, you must read R85 Helpsheet for the current tax year first.

Is your income likely to be below your annual taxfree allowance?

If completing this form on behalf of the saver, refer to their income

☐ **Yes**☐ **No**

If Yes, please complete this form. If No, please do not complete this form as you are not eligible to receive profit in this way.

If you are not sure, please read the Helpsheet again or phone the HMRC Helpline on 0845 980 0645.

By completing this form R85 you are telling Al Rayan Bank PLC that you do not expect to have to pay tax on the profit paid to you.

If your income goes up, above your annual tax-free allowance, you must tell us. It is not our responsibility to check that the information you have given on this form is true or up-to-date. Please note that HMRC may check the information you have given.

Saver's full name and title

Date of birth

D D

M M

Y Y Y Y

Full address

**(Please do not use a 'care of' or
PO Box number address)**

Postcode

National Insurance Number

(You can find this on your P60, P45, pension letter or payslip. For a saver under 16, please leave blank)

Account details

Al Rayan Bank PLC

(You will need a separate form for any accounts with another bank or building society)

Branch

Sort code

-

-

Account number(s)

☐ Tick if a joint account☐ Tick if a joint account**Declaration**

You can make this declaration on behalf of the saver if:

- You are the parent or guardian of the saver and the saver is under 16 at the beginning of the tax year in which the payment of your share of profit was made
- You hold a power of attorney to administer the financial affairs of the saver
- You are the parent, guardian, spouse or a child aged 16 or over, of the saver where the saver is mentally incapacitated
- You are the receiver or other person appointed by any court in the UK to handle the affairs of the saver where the saver is mentally incapacitated
- You have been appointed by the Department of Work (DWP) to claim or receive benefits on behalf of the saver where the saver is mentally incapacitated

If you have difficulties signing or making a mark, please phone the HMRC Helpline at 0845 980 0645.

I declare that

- My income (or the saver's income, if this form is completed on their behalf) is likely to be below my annual tax-free allowance **and**
- if it increases above my annual tax-free allowance I will tell the Al Rayan Bank PLC straightaway.

I understand that HM Revenue & Customs may check the information given on this form.

Signature

Date

D D

M M

Y Y Y Y

Please return this form to: Al Rayan Bank PLC, PO Box 12461, Birmingham, B16 6AQ