

TaxKiln, Marriage Allowance transfer request letter

[Transferor name]

[Address]

[Date]

HM Revenue and Customs
Self Assessment + PAYE Department
BX9 1AS

Subject: Marriage Allowance transfer request, current year + backdated claim

Dear Sir or Madam,

I am writing to request the Marriage Allowance transfer (transferable Personal Allowance under ITA 2007 s.55B to 55E) for the current tax year + to backdate the claim to the earliest eligible year.

Transferor (lower earner, me):

- Full name: [Transferor name]
- NI number: [NI]
- Date of birth: [DOB]
- UTR (if registered for SA): [UTR or "N/A"]
- Confirmation: my total income for each year claimed was below the Personal Allowance (GBP 12,570 for 2025/26).

Transferee (higher earner, spouse / civil partner):

- Full name: [Transferee name]
- NI number: [NI]
- Date of birth: [DOB]
- UTR (if registered for SA): [UTR or "N/A"]
- Confirmation: spouse / civil partner pays basic-rate Income Tax for each year claimed.

Relationship confirmation:

We were married / formed a civil partnership on [date]. Our relationship has not ended; we are still legally married / in civil partnership.

Years for which transfer requested:

- 2025/26 (current year, apply going forward via tax-code adjustment)
- 2024/25 (backdated)
- 2023/24 (backdated)
- 2022/23 (backdated)
- 2021/22 (backdated, earliest eligible year as of 2025/26)

For each backdated year I confirm both spouses met eligibility (transferor below PA; transferee paying basic rate).

Refund details:

For backdated years, please process the refund as a direct payment to:

- Bank name: [Bank]
- Sort code: [Sort code]
- Account number: [Account]
- Account name: [Transferee name; refund goes to higher earner]

For the current year + future years, please adjust the transferee's tax code to reflect the transferred allowance (1257M in standard cases).

Calculation (for reference):

- Annual saving per year: GBP 252 (2025/26), 10 percent of GBP 12,570 PA x 20 percent basic rate.

- Backdated 4 years + current year = up to GBP 1,260 total refund.

If either of us is registered for Self Assessment, we will also include this transfer on our SA returns.

If you require any further information, please contact me using the details below.

Yours faithfully,

[Signature]

[Transferor name]

[Phone]

[Email]

Notes for the sender (delete before sending):

- Try the FREE online application first at gov.uk (search "Marriage Allowance"); takes 5 minutes.
- DO NOT engage cold-pitch "marriage allowance reclaim" companies, they charge 30 to 40 percent contingent fees.
- If spouse's income fluctuates around the higher-rate threshold, check carefully.
- Statute: ITA 2007 s.55B to 55E; Finance Act 2014.