

UK Residential Property -

A Tax Guide For Overseas Investors.

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英國居家物業
海外投資者稅務指南

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在英國進行物業投資

多年來英國居家物業一直受到海外人士的收購。雖然有些人買下的公寓單位或者房屋留作自用或家庭使用，但是多數買家都是為了投資。

儘管英國物業最近有變動，但是英國大部分地區居家物業的價格仍然具有吸引力，長遠投資收益前景十分可觀。

明白稅的重要性

投資英國物業固然具有很大的吸引力，但是也有潛在的風險，這就涉及繳稅的問題了。

英國稅務當局特別注意來自海外的物業買家，並透過稅務局專設部門處理與他們有關的問題。

投資者如果不小心，就可能因為複雜的所得稅、預扣稅、甚至遺產繼承稅規則而付出昂貴代價。稅務局最近已經開始關注某些結構的資本收益稅。

如果事先未能做好有效的計劃，也會導致投資者繳付不必要的稅項。但經過適當的管理，這些稅項一般都能減至最低或者消除。



Property Investment in the United Kingdom.

British residential properties have been acquired by overseas residents for many years. Although some purchasers are acquiring apartments or houses for their own use or the use of their families, most are making these acquisitions as investments.

Despite recent movements in capital values, residential property prices remain attractive in most parts of the country. As a result, the yields are appealing, and the prospects for long-term capital growth are good.

The Importance of Tax.

The appeal of property investment in the UK remains great, but there is a potential pitfall. That pitfall is tax.

British tax authorities take a close interest in the affairs of overseas property buyers, and deal with these matters through specialist divisions of HM Revenue & Customs (HMRC).

Investors can, unless due care is taken, make costly errors over the complex rules concerning income tax, withholding tax or even inheritance tax. And recently HMRC have started looking at capital gains tax in respect of certain structures.

Failure to plan effectively can result in the property investor paying unnecessary tax. Proper management of affairs can usually reduce tax to a minimum, or eliminate it altogether.



繳稅責任

海外居民（在英國一年當中居住時間只有 **182** 天或更短時間的人士）可免繳英國所得的資本收益稅。但是，即使在英國的時間更少，如果你在英國有廣泛或者經常性的生意活動，或違反其他標準，就有可能失去這一豁免。因此取得有關這一問題以及在英國投資的其它問題之正確專業諮詢便更顯重要。當你的情況與前一年相比發生改變時則更應如此，因為稅務條例可能會隨著時間的推移作出改動。

不管業主的稅級如何，在英國擁有物業者，其出租所得的收益一律應繳所得稅。但是該稅項以實得盈餘計算，而大部分在管理該物業當中所花費的數額均可獲得稅額減免，當然這需要有精心的策劃並且取得專業人士的諮詢。此外，一些“合格”貸款的利息通常可以與租金收入相抵銷。

但是從一九九九年四月起，貸款利息的稅額減免可受限制。英國稅務局只針對從銀行等獨立第三方機構、以相同條件獲得的貸款，准予其利息的稅額減免。故此，申報時若不得其法，英國稅務局有可能不批准這種頗具吸引力的稅款減免。

預扣稅也是一個重要的問題。英國稅務局要求房屋經紀人（若無房屋經紀人則要求租客）從支付給海外業主的租金中預扣一部分（按基本稅率計）作為稅款。但是這些海外業主可以事先徵得稅務局的同意，收取全部租金。而無須由房屋經紀人（代稅務局）扣除預扣稅。當然這樣做並不等於說，海外業主可以完全免卻英國的責任。

詳情請繼續閱讀下一段。

如欲取得並維持稅務局的同意，專業人士的幫助將是必不可少的。而且，假如業主未能保管好適當的紀錄、正確地做出計算並準時繳納稅款，就會失去參加這一計劃的權利。這樣，他們就必須恢復以前預扣稅的做法。預扣稅率從二零零零年四月開始為 **20%**。

在英國收購物業但居住在海外的的人士，亦需要留意遺產繼承稅。該稅項適用於所有在英國的財產。所以，買家購買物業之前，需要考慮各種現有的減免稅款途徑。



Liability to Taxation. ☺

Overseas residents (those who reside for 182 days or fewer in the UK in a tax year) are exempt from capital gains arising in the UK. However, even if the number of days in the UK is less, it is possible to lose this valuable exemption if your activities in the UK are extensive or regular, or other criteria are breached. As such, it is important to receive correct professional advice in this and all other aspects of your UK investments, especially if your circumstances change from a previous year, as taxation rules may have been subject to amendment over a period.

Regardless of the tax status of the landlord, income tax is charged on the rental paid to owners of all UK property. But tax is due only upon the net surplus, and most expenses incurred in managing the property are available for tax relief, provided that due care is taken and professional advice is obtained. Furthermore, interest arising on "qualifying" loans, for example, can normally be applied against rental income.

Tax relief on loan interest may be limited. HMRC will only grant relief on interest in respect of borrowings that could have been raised from independent third parties, such as banks, on exactly the same terms. As such, if claims are not made properly, HMRC might insist that this valuable and attractive relief is restricted.

Withholding tax is another important issue. HMRC requires a managing agent (or the tenant if no agent is in place) to withhold a portion of the rental income (representing the basic tax rate) before remitting the balance to a landlord resident abroad. Such overseas landlords can, however, obtain prior HMRC agreement to receive their rental in full, without any tax retained (and paid to HMRC) by their agent. This does not mean they are completely free of UK responsibilities – please see the next paragraph!

Professional help will certainly be needed to obtain and maintain this approval. If landlords fail to keep proper records, ensure their tax returns are correctly filed and promptly pay any tax due, they will lose their right to participate in this scheme. In these circumstances, they must revert to the withholding tax procedure, which is currently 20%.

Overseas residents acquiring property in the UK should also be aware of inheritance tax, which arises on all assets situated here. Various exemptions and reliefs are available which the purchaser needs to consider before acquisition.



繳稅責任 (接上)

利用離岸財務安排來處理這些財產亦可得到某些稅項好處，本公司樂意提供這方面的諮詢。要注意的是，如果物業市值或銷售收入超過£200萬，則離岸財務於物業出售時有可能要支付住宅物業年稅和資本收益稅。但若該物業由一家離岸公司持有并用作租賃用途（即作為商業物業出租給不相關的第三方），則可免繳這些額外稅款。

遺囑 / 委託書

以自己名字在英國收購物業或者其它財產的人士，應該考慮立下一份英國遺囑或委託書。當事人可能在英國以外已經立下了遺囑，但是英國同他們居住國之間可能會因法律不同而發生衝突。一份在英國立的遺囑可以影響遺產繼承稅的責任。幫助減低其所承受的風險。所以這是財務規劃的一個重要組成部分。無論如何，投資者在英國收購物業之後，應該立下或修改遺囑，而某些國家的投資者可委託適當的代理人幫助處理財產。

外匯管制

來自外匯管制國家的投資者在轉移離岸資金之前，需要瞭解並依循他們當地的規章制度。有些國家容許將多個人（例如夫妻）的外匯配額用作按金及初始費用，餘下的置業費用可透過在英國貸款籌得，經過適當的計劃，貸款利息可以抵銷應繳付的稅款。



Liability to Taxation continued. 🐟

The use of offshore vehicles to hold such assets may also offer certain tax advantages and we can separately advise on this. But care will be needed as these vehicles now expose the possibility of an Annual Residential Property Tax and Capital Gains Tax on the property disposal, where the value of the property, or the proceeds of sale, exceed £2 million. If, however, the property in question, held in an offshore company, is used in a rental business (that is let on a commercial basis to an unrelated third party), then it would be exempt from these provisions and extra taxes.

Wills/Power of Attorney. 🐟

Those who purchase property or other assets in the UK in their own name should always consider making a UK Will, and/or appointing a UK Power of Attorney where relevant. Individuals may have made a Will outside the UK, of course, but a conflict could arise between the laws of the country in which they are domiciled and those of the UK. A UK Will could have an impact upon liability to inheritance tax, helping to reduce exposure and as such is an essential part of financial planning. In any event, it is always advisable to draw up, or revise, an investor's UK Will following a property acquisition, or to ensure that an appropriate Power of Attorney is in place for investors from certain countries where it could assist in expediting matters.

Exchange Controls. 🐟

Investors based in countries where exchange controls are in force will, of course, need to satisfy themselves that they have complied with local regulations before transferring funds offshore. In some territories individuals join together (often a husband and wife) and use their combined allowances under the regulations to pay the deposit and set-up costs. The rest of the purchase price can be met through UK borrowings, and, structured properly, the loan interest will be allowable against tax.



同經紀人打交道

英國法律規定，這些經紀人必須每個季度向稅務局繳交租金所得稅。但是如果你已經同稅務局辦理好登記手續，則可全數收取租金（請參看上文及下文）。假如得不到以物業的支出（尤其是貸款利息）來抵銷稅款，那麼預扣稅額將會偏高。

如果你多付了稅，那麼一旦你清算完當年的稅務以後，還是可以追回來的，但是這可能意味著相當長的延誤，即使所有容許的費用都最終計算出來。

所以多數業主最好在稅務局登記加入“自我評估計劃”，這樣，經紀人就無須扣除預扣稅，使現金流量增大。

但是這種在自我評估計劃下的特許權並不是隨便可以獲得的。首先必須事先取得稅務局的同意，而這種同意也並不是隨便給予的。如果未得到同意，現有的規定則繼續執行，即由租客或經紀人定期納稅。如果你有很好的報稅紀錄或者以前無須納稅，而且稅務局又能肯定你不在考慮逃稅，才會批准你使用這一特許權。

最後，如果要通知英國的經紀人不再預扣稅款，他們只有得到證實，稅務局確實已經同意，才可執行。而且如上文所述，海外業主仍須完成某些義務，例如辦理每年的報稅手續。

有效的程序

費沙會計師事務所在處理海外業主稅務中具有相當廣泛的專業經驗。我們只要有租金收入、財務費用、以及每年的開銷等資料，便可估量出任何需要繳付的稅款數目。

在自我評估計劃之下，我們可以同英國稅務局作出安排，由經紀人將收取的租金（扣除有關物業開銷）支付給海外業主而毋須預扣稅款。根據以往的經驗，我們有可能從總開銷中承受這筆服務費用。（我們在同稅務局打交道時若出現複雜的情況，會立即通知你。）



Dealing with Agents. 🏠

UK law obliges these agents to pay income tax on rental quarterly to HMRC, unless you are properly registered to receive the rental gross (see previously and below). If no allowance has been made for expenses that can be applied against tax (especially interest payable), the amount of tax withheld will be greater than necessary.

If too much tax is paid, it should be possible, once your tax affairs for the year have been settled, to reclaim it. But this may mean considerable delay in obtaining the funds, even when all justifiable allowances are eventually taken into account.

In most cases it will benefit landlords to register with HMRC under the self-assessment scheme, so that agents do not have to withhold tax and cash flow is maximised.

But this concession available under the self-assessment scheme is not absolute. To begin with, it can only be done with the prior agreement of HMRC, and this agreement may not always be forthcoming. If not, the existing rules must continue, with the tenant or agent actually paying the tax directly over to HMRC on a regular basis. HMRC will only give their consent if the individual has a good tax record, or no previous tax exposure, and if they are certain that tax evasion is not being contemplated.

Finally, if UK managing agents are to be instructed not to withhold the tax, they will do so only if HMRC consent has been confirmed. And, as noted above, overseas landlords must still comply with tax obligations, such as filing annual tax returns.

Effective Procedures. 🌀

HW Fisher & Company has considerable expertise in managing the tax affairs of overseas property owners. As soon as we have full details of rental income, financing costs and annual expenses, we are able to assess how much tax (if any) will be payable.

Under the self-assessment regulations, we can arrange with HMRC for your agent to pay across to the overseas landlord rentals collected by them (less associated property costs) without withholding tax. In our experience it is possible to absorb this service of establishing the overseas landlord on the scheme within our overall cost. (If any complications arose with HMRC, we would immediately notify you.)



速度與效率

我們為海外業主服務的宗旨，是以最大效率、最少的手續來為你管理好各種稅務事項。一旦取得本稅務指南後面提及的資料，我們將會：

- 分析所有合法的成本費用，計算出你的稅款。
- 同稅務局商討適當的特許權。
- 商定由你的經紀人應繳付給稅務局的稅款數額。
- 盡可能安排個人免稅額。
- 審閱所有同稅務局的通信資料。
- 對不正確的繳稅評估提出上訴。
- 必要時申請延期繳付稅款。
- 代表你同稅務局人員商定稅額。
- 要求償還預扣稅款中已超額繳給稅務局的部分。



Speed and Efficiency.

Our service for overseas property owners is designed to manage your tax affairs with the maximum efficiency, and the minimum of red tape. Once we have the information referred to at the back of this guide, we will:

- Calculate tax liabilities, taking into account all legitimate costs and expenses
- Negotiate relevant concessions with HMRC
- Agree a sum (if any) that will be withheld for payment to HMRC by managing agents
- Arrange for personal tax allowances to be incorporated where available
- Review copies of all existing correspondence with HMRC
- Appeal against estimated or incorrect tax assessments
- Make applications for postponement of tax payment, if appropriate
- Agree tax on your behalf with HMRC officials
- Request repayment of surplus tax withheld and paid across to HMRC



持續不斷的服務

雖然我們可為你每年計算和申報有關的所得稅及其相關事務，但是我們的服務並不止於這每年一度的報稅事項。

我們的服務是按照每個報稅年度的推移而不斷進行的。我們每一次從你的經紀人那裡得到物業出租報告後，都自動更新你的帳目，必要時同經紀人商討預扣稅問題以及澄清一些文件。

我們明白，你希望處理這些事項時避免不必要的大驚小怪，但是我們也知道，你希望對投資進展有一個充分的瞭解。

因此我們會寄給你一份截至每年四月五日的年度報告，裡面清楚地顯示：

- 租金收入
- 所有被允許的費用
- 財務費用

我們要把一切有關已付或將付稅款情況通知你，必要時，也包括任何可追回之預扣稅款。



On-Going Service.

Although we will prepare and file annual income tax computations and any relevant annual tax return on your behalf, our service is not limited to once-a-year tax filing.

Instead, our service is on going as the year progresses. We will automatically up-date your accounts on each occasion that we obtain rental statements from your managing agents, negotiating with agents over withholding tax and clarifying documents as required.

Although we recognise that you will wish to have these matters handled with a minimum of fuss, we realise that you will wish to be kept fully informed about the progress of your investment.

Accordingly, we will send you an annual statement, made up to 5 April each year, clearly showing:

- Rental income
- All allowable expenses
- Financing costs

We will notify you of any tax paid or to be paid and, if appropriate, whether any tax withheld can be reclaimed.



費用

費沙會計師事務所在這類事務中的經驗，加上我們最新式的電腦系統，意味著我們能夠快速、有效地處理信息，申報稅項的計算結果，並及時向你報告，而所需費用均維持在一個廉宜的水平，做到物有所值。

目前我們對非英國居民單項投資每年的服務費，每項物業只收£470。此外，自從實行自我評估計劃以來，我們為客戶填寫及提交報稅單的費用是£165。稅務局可要求對這些稅項作分別處理。

這些價目對於海外公司業主或較大型或多項投資項目，可能會作適當調整。但是無論如何，服務費用問題必定會事先與你商討並達成共識，如果你願意，可讓經紀人從你的租金收入中支付這筆服務費。

若稅務部門在審查你的物業投資時提出進一步的疑問，我們會首先與你取得聯繫，讓你了解在處理你的事務時所花費的額外專業時間及費用。同樣地，如果你需要額外的諮詢服務，例如關於某項投資的所有權或融資問題，亦有可能需要支付額外的費用。

我們已成功地取得海關部門的同意，毋須在我們的費用裡加上增值稅。

現金支出會按照一般慣例，實行實報實銷。



The Cost.

HW Fisher & Company's considerable experience of these matters, plus our state-of-the-art computer systems, mean that we are able to process information, file tax computations and report to you with speed and efficiency, and keep our fees at a modest level, ensuring value for money.

Our annual charge for this service relating to a single investment by non-UK resident individuals is currently fixed at **£470** per property. In addition, since the introduction of self assessment, we now charge **£165** for completion and submission of tax returns, which may be separately required by HMRC.

These rates may be reviewed from time to time as appropriate, and different terms could apply in the case of offshore company owners and larger or multiple investments. But in any case, basic costs will always be discussed and agreed in advance. Should you wish, you can instruct your managing agent to pay our fees out of rental income collected by them.

If the tax authorities raise further issues when examining your property investment, we will report to you in the first instance and advise you of the cost of any additional professional time necessarily incurred on your behalf. Similarly, if you require additional advisory services - perhaps relating to the ownership of an investment or its financing – it may be necessary to charge an additional fee.

On behalf of our offshore clients, who are also not resident in the European Union, we have successfully negotiated with HMRC that it will not be necessary to add VAT to our costs.

As is normal with all of our clients, out of pocket disbursements will be added as incurred.



關於費沙會計師事務所

這是一間歷史悠久、中等規模的特許會計師事務所，由 **28** 名合夥人、大約 **300** 名職員組成。我們處理海外投資者事務的經驗可追溯到 **1933** 年本事務所的創立，目前仍天下無敵。

我們有一個 **40** 人組成的稅務部，由 4 名專責稅務的合夥人主管。我們除了對一切相關的法律程序有深刻的認識之外，更有同稅務局談判的無可媲美成功紀錄。

下一步

為了在最短時間內以高效率為你打理事務，我們需要得到你的基本資料。我們也需要一封委任信，以及一封授權書，以便從其它地方獲得有關文件。這些資料包括：

- 租約、文件，及其它來自你的經紀人的資料副本。
- 稅務局的評估書和其它通信副本。
- 物業貸款機構提供的資料。
- 你的律師提供的相關法律文件或協議副本。

請填好以下附上之表格，把正本及其它必需的補充檔寄給費沙會計師事務所 Alan Lester, 或 David Breger or Navin Thaker 收，並保留副本自行保管。

一經收到這些資料，我們將確認你對費沙會計師事務所的委任，在給你的確認信上列明我們將會提供的服務，並著手處理本手冊所描述的所有事項。



About HW Fisher & Company.

We are a long-established, medium-sized firm of Chartered Accountants, comprising 28 partners and approximately 300 staff. Our experience of handling the affairs of overseas residents is second to none, and dates back to the establishment of the firm in 1933.

We maintain a tax department of some 40 people, headed by six partners who are dedicated solely to tax affairs. As well as complete knowledge of all relevant legislation and procedures, we also have an unrivalled record of HMRC negotiations.

The Next Step.

In order to manage your affairs with the greatest efficiency and minimum time commitment on your behalf, we need to be provided with basic information from you. We also require a letter of appointment, plus your authorisation to receive a variety of additional documents from other sources. These are:

- Copies of rental agreements, statements & other relevant information from your managing agent
- Copies of assessments and other correspondence from HMRC
- Information from the provider of the loan used to purchase the property
- Appropriate copies of legal documents or agreements from your solicitors

Please complete the attached forms, and send the originals and any supporting documents requested to Alan Lester, David Breger or Navin Thaker at HW Fisher & Company, retaining copies for your own records.

Upon receipt, we will acknowledge your appointment of HW Fisher & Company, setting out the services to be performed in a letter of engagement. We will then immediately put in hand all matters described in this leaflet.



展望未來

英國稅務局每隔一段時間都會檢討有關居民及居住法例，尤其會關注本土及離岸人士在現有稅制下所得到的利益。許多人認為，英國的稅制應同其它國家普遍實行的制度趨於一致。然而，監管機構並不希望妨礙海外業主為英國帶來的資金以及因此為英國整體經濟帶來的利益。況且英國政府也明白，海外商界（尤其是以倫敦為基地的商界人士）確實對英國經濟貢獻良多。

此外，即使不修改法例，居住地及境外居住等問題本身已是十分錯綜複雜，需要徵詢專業人士的意見並不時作出檢討。如果你的個人情況可能發生變化，並會影響到你同英國的聯繫，則須盡早同你的稅務顧問商量，以保證能夠採取最合適的策略。

進一步詳情

如欲獲得更多關於本事務所為海外業主提供的服務及活動，歡迎隨時與我們聯絡：

HW Fisher & Company
Acre House
11-15 William Road
London NW1 3ER
United Kingdom

電話： +44 (0)20 7388 7000
傳真： +44 (0)20 7380 4900
電子郵件： prop@hwfisher.co.uk
或 alester@hwfisher.co.uk
或 dbreger@hwfisher.co.uk
或 njthaker@hwfisher.co.uk

互聯網： www.hwfisher.co.uk

請注意：這份手冊是根據截至 **April 2013** 的稅務有關規定編制。然而所提供的資料並不一定全面，也不能聲稱為專業諮詢。進一步的資料可向本事務所查詢。



And in the Future.

From time to time, the UK Government considers its rules for domicile and residence, especially relating to onshore or offshore people who enjoy the benefits of the current tax regime. There remains a widespread belief that UK regulations should be brought into line with those that prevail in other countries. However, regulators will not wish to discourage the flow of funds introduced by offshore landlords, and the consequent benefits to the economy. In addition, Government is aware of the benefits the overseas business community, especially those who are based in London, bring to the country.

Moreover, even if no further legal revisions do take place, residence and domicile are complex subjects, and proper professional advice should always be sought and regularly reviewed. If your own circumstances are likely to change in relation to the United Kingdom, it is imperative that you consult your UK tax adviser as early as possible to ensure that the most appropriate strategy is developed.

For Further Information.

If you would like additional details on our activities for overseas landlords, or any of the other services the firm provides, please contact:

HW Fisher & Company

Acre House
11 – 15 William Road
London NW1 3ER
United Kingdom

Alan Lester

T +44 (0) 20 7380 4979
E alester@hwfisher.co.uk

David Breger

T +44 (0) 20 7380 4968
E dbreger@hwfisher.co.uk

Navin Thaker

T +44 (0) 20 7874 7958
E njthaker@hwfisher.co.uk

Please note that this leaflet is based upon UK tax regulations as of April 2013. However, information provided is not necessarily comprehensive and does not purport to give professional advice. Further details can be obtained from the firm.



On the following pages, the translated version appears behind each schedule.

Will you please ensure you complete the English versions, so that we can make the relevant contacts in the United Kingdom on your behalf.

以下幾頁表格的背後有中文譯文。

請在中、英文兩種表格上填寫，以便我們為你同英國有關機構或人士聯絡。

Property Information Sheet.

For the attention of Alan Lester,* David Breger,* Navin Thaker,*
HW Fisher & Company. (* Please delete as appropriate)

Name of purchaser:

Overseas address of purchaser:

Telephone/Fax numbers: T F

E-mail address:

Nationality:

Is the property owner an offshore company? YES NO

Do you wish us to register you with HMRC
to receive rental income gross of tax? YES NO
N/A (already registered)

Introduced to HW Fisher & Company by:

Property Details:

Date of completion of purchase:

Property address:

Will your property be furnished? YES NO

Basic purchase price:

Loan:

Amount borrowed:

Name and address of lender:

Telephone/Fax numbers: T F

Contact:

Managing Agent:

Name and address of agent:

Telephone/Fax numbers: T F

Contact:

Lawyers:

Name and address of lawyers:

Telephone/Fax numbers: T F

Contact:

If there is insufficient space above, or you wish to add further information, please supply additional page. Please also enclose a copy of the completion statement and copies of any bank finance/loan agreements with this form

物業資料表

(致費沙會計師事務所 Alan Lester / David Breger / Navin Thaker)

客戶細節	
購買者姓名	
購買者地址	
電話 / 傳真號碼	電話： 傳真：
電子郵件：	
國籍：	
物業擁有者是否一間離岸公司？	是 否
你是否想在稅務局登記，以便收取總租金？	是 否 不合適（已經登記）
你是否希望收到關於租金保障的保險資料？	是 否
誰介紹你認識費沙會計師事務所？	
物業細節	
購買日期	
物業地址	
你是否打算提供傢俬？	是 否
基本購入價	
貸款	
貸款數額	
貸款者名稱及地址	
電話 / 傳真號碼	電話： 傳真：
聯絡人	
物業經紀人	
經紀人的名稱及地址	
電話 / 傳真號碼	電話： 傳真：
聯絡人	
律師	
律師姓名及地址	
電話 / 傳真號碼	電話： 傳真：
聯絡人	

(若以上空間不夠，或你希望提供更多資料，請自行加頁。)

請將填好的表格正本及副本一併交回，並請附上任何銀行或其他借貸機構的貸款協議書副本。

Letter of Appointment.

Name:.....

Address:.....

.....

.....

Date:.....

To: Alan Lester,* David Breger,* Navin Thaker* (** Please delete as appropriate*)

HW Fisher & Company

11-15 William Road

London NW1 3ER , United Kingdom

Dear Mr Lester, Mr Breger, Mr Thaker

With effect from today's date, I/we appoint HW Fisher & Company to act as accountants and tax advisers in respect of the letting of my/our property at:.....

.....(address of let property).

I/we instruct you to provide the services described in the brochure entitled UK Residential Property – A Tax Guide for Overseas Investors, and I/we accept the charges quoted therein.

Yours sincerely, **Name**

.....**Signature**

(if joint owners all should sign)

.....
If you have an existing accountant in the United Kingdom, please provide their name and address here. For professional reasons, we will need to contact them prior to acting on your behalf.

Name of present accountants:

Address:.....

.....

Contact Partner:

委任信

姓名：_____

地址：_____

日期：_____

致：

Alan Lester / David Breger / Navin Thaker
HW Fisher & Company
11-15 William Road
London NW1 3ER
UNITED KINGDOM

尊敬的 Alan Lester / David Breger / Navin Thaker 先生：

從今日起特委任費沙會計師事務所作為本人 / 吾等出租物業的會計師及稅務顧問，出租物業地址為：

並特此指示貴事務所按照「英國居家物業...海外投資者稅務指南」提供服務。本人 / 吾等接受所報之費用。

謹此致禮

_____ 名字

_____ 簽名（聯名物業者各人均須簽

名）

如果你在英國已有會計師，請提供其姓名及地址。由於職業原因，我們需要事先與他們取得聯繫。

現有會計師姓名：_____

地址：_____

聯絡的合夥人：_____

Finance Provider's/Lender's Authority.

To: Name of Lender
..... Address
.....
.....

Your Ref:

I/we have appointed HW Fisher & Company as my/our accountants and tax advisers.

Until further notice, please send annually a certificate concerning annual interest paid for each year ended 5 April in respect of your loan to me of £..... for the purchase of
.....
.....(address of property)

To: HW Fisher & Company, Chartered Accountants
Acre House, 11-15 William Road, London NW1 3ER
Attention: Richard Watson

Please also provide HW Fisher & Company any other information which they may from time to time require in connection with this property.

Name:

Signature:(if joint owners all should sign)

Date:

房屋按揭提供者或貸款者授權書

致： _____ (貸款者名字)
_____ (地址)

你的檔案： _____

費沙會計師事務所已受委託作為本人 / 吾等的會計師及稅務顧問。

直至進一步通知以前，請每年向費沙會計師事務所寄送一份截至四月五日本人的_____英鎊房屋貸款利息償還數額證明書。本人 / 吾等的物業地址為：

費沙會計師事務所地址為

HW Fisher & Company
Chartered Accountants
Acre House
11-15 William Road
London NW1 3ER
UNITED KINGDOM
收信人： Richard Watson

請向費沙會計師事務所提供與該物業有關之資料。並說明英國政府房屋貸款利息免稅計畫 (MIRAS) 是否適用。

姓名： _____
簽字： _____

日期：

(聯名物業者個人均須簽名)

Managing Agent's Authority.

To: Agent's Name
..... Address
.....
.....

Concerning: Address of Let Property
.....
.....

I/we have appointed HW Fisher & Company as accountants and tax advisers in connection with the letting of the above property. Please release to HW Fisher & Company (for the attention of Mr Richard Watson) copies of all quarterly statements produced and all other documents they require concerning this property.

I/we authorise you to pay HW Fisher & Company's fee as rendered.
 (Tick if applicable)

Name:

Signature: (if joint owners all should sign)

Date:

經紀人授權書

致： _____ (經紀人名字)
_____ (地址)

關於： _____ (出租物業地址)

本人 / 吾等已委任費沙會計師事務所作為以上出租物業的會計師及稅務顧問。請向費沙會計師事務所 (致 Richard Watson 先生) 提供所有季度報告副本以及與該物業有關的其它一切文件。

此外，另授權支付費沙會計師事務所的服務費用。 (如果同意，請打勾)

姓名： _____

簽字： _____ 日期： _____

(聯名物業者各人均須簽名)

Solicitor's Authority.

To: Solicitor's Name
..... Address
.....
.....

Concerning: Address of Let Property
.....
.....

I/we have appointed HW Fisher & Company as accountants and tax advisers in connection with the letting of the above property. Please provide to HW Fisher & Company (for the attention of Mr Richard Watson) any information they may require from time to time require concerning this property.

Name:

Signature:(if joint owners all should sign)

Date:

律師授權書

致： _____（律師名字）
_____（地址）

關於： _____（出租物業地址）

本人 / 吾等已委任費沙會計師事務所作為以上出租物業的會計師及稅務顧問。請向費沙會計師事務所（致 Richard Watson 先生）提供其所需之關於該物業的資料。

姓名： _____

簽字： _____

日期：

(聯名物業者各人均須簽名)

Please read the notes on the back before completing this authority. This authority allows us to exchange and disclose information about you with your agent and to deal with them on matters within the responsibility of HM Revenue & Customs (HMRC), as specified on this form. This overrides any earlier authority given to HMRC. We will hold this authority until you tell us that the details have changed.

Please tick the box(es) and provide the reference(s) requested *only* for those matters for which you want HMRC to deal with your agent.

I, (print your name)
of (name of your business, company or trust if applicable)
authorise HMRC to disclose information to
(agent's business name)
I agree that the nominated agent has agreed to act on my/our behalf, and the information is correct and complete. The authorisation is limited to the matters shown on the right-hand side of this form.
Signature see note 1 overleaf before signing
Date

Give your personal details or company registered office here

Address
Postcode
Phone number

Give your agent's details here

Address
Postcode
Phone number
Agent codes (SA/CT/PAYE)
Client reference

For official use only

SA <input type="checkbox"/> ___ / ___ / ___	COTAX <input type="checkbox"/> ___ / ___ / ___
NIRS <input type="checkbox"/> ___ / ___ / ___	EBS <input type="checkbox"/> ___ / ___ / ___
COP <input type="checkbox"/> ___ / ___ / ___	VAT <input type="checkbox"/> ___ / ___ / ___
NTC <input type="checkbox"/> ___ / ___ / ___	COP link <input type="checkbox"/> ___ / ___ / ___

Individual*/Partnership*/Trust* Tax Affairs
**delete as appropriate (including National Insurance)*

Your National Insurance number (individuals only) *If you are self employed tick here*

□ □ □ □ □ □ □ □

Unique Taxpayer Reference (UTR) (if applicable) *If UTR not yet issued tick here*

□ □ □ □ □ □ □ □ □ □

If you are a Self Assessment taxpayer, we will send your Statement of Account to you, but if you would like us to send it to your agent instead, please tick here

Tax credits

Your National Insurance number (only if not entered above)

□ □ □ □ □ □ □ □

If you have a joint tax credit claim and the other claimant wants HMRC to deal with this agent, they should sign here

Name

Signature

Joint claimant's National Insurance number

□ □ □ □ □ □ □ □

Corporation Tax

Company Registration Number

□ □ □ □ □ □ □ □

Company's Unique Taxpayer Reference

□ □ □ □ □ □ □ □ □ □

NOTE: Do not complete this section if you are an employee. Only tick the box if you are an employer operating PAYE

Employer PAYE Scheme

Employer PAYE reference

VAT (see notes 2 and 5 overleaf)

VAT Registration Number *If not yet registered tick here*

□ □ □ □ □ □ □ □ □ □

1 Who should sign the form

If the authority is for

Who signs the form

You, as an individual

You, for your personal tax affairs

A Company

The secretary or other responsible officer of the company

A Partnership

The partner responsible for the partnership's tax affairs. It applies only to the partnership. Individual partners need to sign a separate authority for their own tax affairs

A trust

One or more of the trustees

2 What this authority means

• For matters other than VAT or tax credits

We will start sending letters and forms to your agent and give them access to your account information online. Sometimes we need to correspond with you as well as, or instead of, your agent.

For example, the latest information on what Self Assessment (SA) forms we send automatically can be found on our website, go to www.hmrc.gov.uk/sa/agentlist.htm or phone the SA Helpdesk on **0845 9000 444**.

You will not receive your Self Assessment Statements of Account if you authorise your agent to receive them instead, but paying any amount due is your responsibility.

We do not send National Insurance statements and requests for payment to your agent unless you have asked us if you can defer payment.

Companies do not receive Statements of Account.

• For VAT and tax credits

We will continue to send correspondence to you rather than to your agent but we can deal with your agent in writing or by phone on specific matters. If your agent is able to submit VAT returns online on your behalf, you will need to authorise them to do so through our website. For joint tax credit claims, we need both claimants to sign this authority to enable HM Revenue & Customs to deal with your agent.

3 How we use your information

HM Revenue & Customs is a Data Controller under the Data Protection Act 1998. We hold information for the purposes specified in our notification to the Information Commissioner, including the assessment and collection of tax and duties, the payment of benefits and the prevention and detection of crime, and may use this information for any of them.

We may get information about you from others, or we may give information to them. If we do, it will only be as the law permits to:

- check the accuracy of information

- prevent or detect crime
- protect public funds.

We may check information we receive about you with what is already in our records. This can include information provided by you, as well as by others, such as other government departments or agencies and overseas tax and customs authorities. We will not give information to anyone outside HM Revenue & Customs unless the law permits us to do so. For more information go to www.hmrc.gov.uk and look for *Data Protection Act* within the *Search* facility.

4 Multiple agents

If you have more than one agent (for example, one acting for the PAYE scheme and another for Corporation Tax), please sign one of these forms for each.

5 Where to send this form

When you have completed this form please send it to:

**HM Revenue & Customs
Central Agent Authorisation Team
Longbenton
Newcastle upon Tyne
NE98 1ZZ**

There are some exceptions to this to help speed the handling of your details in certain circumstances. If this form:

- accompanies other correspondence, send it to the appropriate HM Revenue & Customs (HMRC) office
- is solely for Corporation Tax affairs, send it to the HMRC office that deals with the company
- is for a High Net Worth or an expatriate customer, send it to the appropriate High Net Worth Unit or the Manchester Expat Team
- accompanies a VAT Registration application, send it to the appropriate VAT Registration Unit
- has been specifically requested by an HMRC office, send it back to that office.