



If your pension payment was delayed

If you received a pension payment late, sometimes called pension arrears, you may need to contact HMRC. They can check whether the tax you paid is correct.

When to contact HMRC

You can contact HMRC if:

- you received pension arrears for an earlier tax year, or
- you think you may have paid too much or too little tax because of a delayed pension payment

What HMRC will need from you

If you contact HMRC, they will usually ask you to send the following information in writing:

- a breakdown of the pension arrears by tax year from your pension provider
- your income details for the tax years affected, for example P60s if you have them

HMRC may ask for more information if they need it to complete their review.

If the arrears were paid in the current tax year

If your delayed pension payment was made in the current tax year:

- provide HMRC with revised estimate of earnings for the current year. The arrears payment may have resulted in an over inflated estimate on HMRC systems. The easiest way to do this is [online](https://www.gov.uk/guidance/tell-hmrc-about-a-change-to-your-employment-income). (<https://www.gov.uk/guidance/tell-hmrc-about-a-change-to-your-employment-income>)
- once received, tax payments for the rest of the year will be adjusted.
- if there is an overpayment of tax by the end of the tax year, this will be paid back via your pension provider.

If the pension arrears moved you into a higher tax band **and** that would be avoided if the payments were correctly applied to a previous tax year(s):

- HMRC cannot fully review your tax until the current tax year has ended on 5 April
- you will need to contact HMRC again **in writing** after the end of the tax year

The reason you need to wait until the end of the year is so HMRC can review your full income and tax position for the whole year, to ensure the correct and most beneficial tax treatment is applied.

At that point, you will need to provide full income details for the year including the breakdown provided by your pension provider when you received your arrears payment. Please include your national insurance number and “pension arrears” in the body of the letter or as a reference.

Address:

H M Revenue & Customs

PAYE and Self Assessment

BX9 1AS

Example of what to include when you write to HMRC

To help HMRC deal with your case more quickly, you may find it helpful to structure your letter in a clear way.

Example

Dear HMRC,

I am writing about pension arrears that I received late from my pension provider.

My National Insurance number is AB123456C.

I received pension arrears on 15 May 2026. My pension provider has confirmed that these arrears relate to the following tax years:

- *2024 to 2025, £X*
- *2025 to 2026, £Y*

Please find enclosed a breakdown from my pension provider showing how the arrears relate to each tax year, along with my income details for the years affected.

I would be grateful if you could review my tax position and confirm whether the correct tax has been paid.

Yours faithfully

If you complete Self-Assessment tax returns

If you are in Self-Assessment for any of the years affected:

- HMRC may need to wait until your tax return has been submitted before completing the review
- in some cases, this can mean the review takes longer

HMRC will use the information from your tax return, along with any pension arrears details, to work out the correct tax position.

What HMRC does with your information

HMRC will check:

- whether the pension arrears have been allocated to the correct tax years
- whether this changes the amount of tax you should have paid overall

If the review shows you would not benefit, or would be worse off, HMRC will not make any changes.

If the review shows you would benefit:

- HMRC will adjust earlier tax years where needed
- HMRC will make sure the overall tax position is correct
- this may result in a refund or a reduction in any tax owed

HMRC aims to reach one overall net tax result for all the years affected.

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