

What is a National Insurance number?

Your National Insurance number is your own personal account number. It is unique to you and you keep the same one all your life. It makes sure that the National Insurance contributions and tax you pay are properly recorded against your name. It also acts as a reference number when communicating with the Department for Work and Pensions and HM Revenue & Customs (HMRC).

Who pays National Insurance?

You pay National Insurance contributions if you're an employee and you're aged 16 and over, as long as your earnings are more than a certain level.

Your National Insurance number

Your National Insurance number is your own personal account number. The number makes sure that the National Insurance contributions and tax you pay are properly recorded on your account. It also acts as a reference number for the whole social security system.

Every National Insurance number is different. It's made up of letters and numbers like this: QQ 12 34 56 A

(Please note that this National Insurance number is just an example and should not be used as your own number).

Your National Insurance number never changes even if you go abroad, marry, register as a civil partner, change your name, etc.

Who uses your National Insurance number?

You will have to give your National Insurance number to:

- HM Revenue & Customs
- your employer
- Department for Work and Pensions (which includes Jobcentre Plus and Pension, Disability and Carers Service), if you claim state benefits
- your local council, if you claim Housing Benefit
- the Student Loans Company, if you apply for a student loan

It's very important you keep your number safe and don't give it to anyone who does not need it. This will help prevent identity fraud - follow the second link below to find out more about protecting your identity.

How much National Insurance you pay

The amount and type of National Insurance contributions you pay depend on how much you earn. The rates shown below are for the 2013-14 tax year.

If you're employed you pay Class 1 National Insurance contributions. The rates are:

- if you earn more than £149 a week and up to £797 a week, you pay 12 per cent of the amount you earn between £149 and £797
- if you earn more than £797 a week, you also pay 2 per cent of all your earnings over £797

Your contributions are deducted from your wages by your employer.

National Insurance and Income Tax

If you have to pay National Insurance you normally have to pay Income Tax too. Income Tax is a tax on your 'taxable income' over a certain amount. It's payable at different rates depending on your income. There are some allowances and reliefs available that can lower your Income Tax bill.

EU Students

You don't need a permit to work in the UK if you are any of the following:

- a British citizen
- an EEA citizen
- a Swiss national

EEA countries are: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK.

Croatian students

Croatians should complete a CR1 form. You can find this on the Home Office website at:

www.ukba.homeoffice.gov.uk/sitecontent/applicationforms/croatia/formCR1

International Students

If you are not a British citizen or a European Economic Area (EEA) citizen, or a Swiss national, you may need a visa before you can visit the UK. You can apply for a visa at a British Overseas Mission in your own country. If you are approved, the visa will be put in your passport. Having a visa does not always mean you can work in the UK. If the visa says 'prohibited' on it you will need a work permit to work in the UK.

If you're an international student you may be allowed to work here when you're studying. If you have a student visa you can work here:

- outside term time
- up to 20 hours a week during term time (but you can work more than 20 hours if the work is part of your course or is an internship)

If you do work, you can't:

- provide services as a professional sports person or entertainer
- take a permanent, full-time position
- run a business
- work for yourself (self-employed)

When and how to apply for a National Insurance number

If you start work you must apply for a National Insurance number if you do not have one. You do not need to have a plastic National Insurance number card. If you have the right to work in the UK, you will need to telephone Jobcentre Plus on Tel 0845 600 0643 to arrange to get one. Lines are open 8.00 am to 6.00 pm Monday to Friday and are normally less busy before 9.00 am. They may require you to attend an 'Evidence of identity' interview - see section 'What happens when you apply for a National Insurance number'.

You must apply for a National Insurance number to start work but you don't need to have a plastic National Insurance number card.

What happens when you apply for a National Insurance number?

Jobcentre Plus will arrange an 'Evidence of Identity' interview for you or send you a postal application. If relevant, they will confirm the date, time and location of your interview and what information/documentation you need to support your application.

What to expect at the 'Evidence of identity' interview

The interview will usually be one-to-one (unless, for example, you need an interpreter). You will be asked questions about why you need a National Insurance number, your background and circumstances.

You will also have to prove your identity. Bring as many 'identity documents' (originals, not photocopies) as you can to your interview. Examples of documents which count are:

- valid passport (UK or foreign)
- national identity card (UK or foreign)
- residence permit or residence card including biometric immigration residency documents
- full birth or adoption certificate
- full marriage or civil partnership certificate
- driving licence (UK or foreign)

If you don't have any of these - or other - identity documents you still must go to the interview. The information you are able to provide might be enough to prove your identity.

During the interview a National Insurance number application form will be completed and you will be asked to sign it.

What happens next?

If you were asked to provide additional information you will need to do this by the agreed date. Jobcentre Plus will write and let you know whether your application was successful and what your National Insurance number is.

Tell your employer your National Insurance number as soon as you know it. Do not share your National Insurance number with anyone who does not need it as this might help someone to steal your identity.

Remember to keep the letter telling you what your National Insurance number is safe as it is a useful reminder of your number. However, the letter on its own cannot be used to prove your identity and you do not need it to apply for a job or before starting to work. It's the National Insurance number itself that's important.

If you've lost or can't remember your National Insurance number or lost your National Insurance number card

If you've lost or can't remember your number, you might be able to find it on official paperwork like:

- your P60 (end of year tax statement, given to you by your employer)
- a payslip
- a copy of your annual Self-Assessment tax return
- other official correspondence

If you still can't find your number, you can ask HMRC to confirm it by:

- completing and returning form CA5403 - Your National Insurance number
- contacting the National Insurance Registrations Helpline on Tel 0845 915 7006 (lines open 8.30 am to 5.00 pm Monday to Friday)

HMRC cannot confirm your National Insurance number by telephone. They will write to you instead.