

TAX AND NATIONAL INSURANCE

UPDATED: 12/09/2025

Scope

This policy applies to all PAYE drivers and temporary workers engaged by Adapt Logistics Recruitment Ltd. If you are paid through a Limited Company, Umbrella, CIS, or Employer Service Provider, responsibility for tax and NI lies with them and this policy does not apply.

Providing Tax Information – Registration Stage

When you register with Adapt Logistics Recruitment Ltd, you will be required to upload your **P45 from your most recent employer or from the Benefits Agency** into your **registration form**. This is essential to ensure that the correct tax code can be applied to your pay.

If you do not have a P45, you must instead complete a **Starter Checklist**. You will be asked to declare your employment status (Statement A, B or C) to help HMRC allocate the correct tax code. Failure to provide this information may mean that your wages are taxed under the **emergency code (0T)**, which could result in higher initial deductions.

Notification to HMRC

Adapt Logistics Recruitment Ltd notifies HMRC that you are employed by us **after your first week's pay has been processed**. At that point, HMRC will normally confirm or issue a tax code for you. This process can take a couple of weeks depending on HMRC's records.

Once HMRC issue your tax code, our payroll system will automatically apply it to your payslips going forward. If you are due a refund of overpaid tax and remain employed with us, this will be automatically processed and shown on your payslip.

Tax Codes and Payroll Queries

Your **tax code is set by HMRC**, not by Adapt Logistics Recruitment Ltd. We cannot override or amend your tax code.

👉 If you believe your tax code is wrong, you must contact HMRC directly:

- Tax code guidance: <https://www.gov.uk/tax-codes>
- Contact HMRC: <https://www.gov.uk/contact-hmrc>

Please be aware that contacting our payroll team about your tax code will not speed up the process. In most cases, we will simply refer you back to HMRC, as they are the only authority able to correct or reissue a tax code.

Our payroll contact email is **payroll@adapt-logistics.co.uk** for queries that relate specifically to your payslip or deductions.

How Tax is Calculated

- The standard tax code for most workers is **1257L**, which allows £12,570 of tax-free earnings per year (about £242 per week).
- If HMRC issue you a different code (for example, to collect underpaid tax from a previous year), this will be automatically applied by our payroll system.
- If you do not provide a P45 or Starter Checklist, we are legally required to apply the emergency code **0T**. Under this code, tax is deducted from all earnings without any personal allowance, which may reduce your net pay.

More details on UK Income Tax rates and thresholds can be found here:

- <https://www.gov.uk/income-tax-rates>

National Insurance (NI)

You must hold a valid **National Insurance number** to work in the UK. Most UK residents receive this automatically at age 16. If you are new to the UK, you must apply for one via:

- <https://www.gov.uk/apply-national-insurance-number>

If you have lost or forgotten your NI number, you can:

- Log in to your HMRC Personal Tax Account: <https://www.gov.uk/personal-tax-account>
- Call the HMRC NI helpline: **0300 200 3500** (Textphone: 0300 200 3519)
- Complete and return form CA5403: [Download form CA5403](#)

National Insurance Deductions

NI contributions are calculated weekly, based on your gross earnings before tax. Current thresholds can be found at

- <https://www.gov.uk/national-insurance>

Students and Other Workers

Students are treated in the same way as other workers for tax and NI purposes. You may still have tax deducted from your earnings depending on how much you earn and your personal tax circumstances.

Key Points to Remember

- Always upload your **P45** during registration, or complete a Starter Checklist if you do not have one.
- Adapt Logistics Recruitment Ltd **notifies HMRC after your first week's payroll** is processed.
- Only HMRC can set or amend your **tax code**.
- If you believe your tax code is wrong, contact **HMRC directly**, not us.
- NI contributions are deducted automatically based on your earnings.
- Our payroll email is **payroll@adapt-logistics.co.uk**, but queries about tax codes must always go to HMRC.