# TaxBridge UK — User Guide

Everything you need to file Making Tax Digital for Income Tax — for sole traders, landlords and accountants.

## 1. Getting started

TaxBridge UK helps you meet HMRC's Making Tax Digital (MTD) for Income Tax. You keep digital records, send quarterly updates and file a year-end declaration — all in one place.

**Set up in 4 steps:**

1. Create your account — email and password.
2. Choose a plan — start with MTD Free (£0) for one self-employment business (quarterly updates, no card required), upgrade to MTD Pro (£9.99/month) for property income, multiple businesses and final declaration — or an Agent plan if you manage clients.
3. Verify your identity — a quick KYC check (required to file with HMRC).
4. Connect to HMRC — see section 2.

Who needs MTD for Income Tax? Self-employed people and landlords with qualifying income over GBP 50,000 (from April 2026), over GBP 30,000 (from April 2027) and over GBP 20,000 (from April 2028).

## 2. Connect to HMRC

Before you can submit anything, you authorise TaxBridge to talk to HMRC on your behalf. This uses HMRC's official secure sign-in — we never see your Government Gateway password.

**How to connect:**

1. Open your Dashboard and click Connect to HMRC.
2. You are redirected to the HMRC sign-in page. Sign in with your Government Gateway user ID and password.
3. Click Grant authority. You are returned to TaxBridge — now connected.

You will need: an HMRC online account, and to be signed up for MTD for Income Tax with HMRC. You can disconnect any time in Settings; the authorisation lasts 18 months and renews automatically while you use the service.

## 3. Import income and expenses

You can add your figures three ways — pick whatever is easiest:

- Upload a bank statement (PDF) — TaxBridge reads the transactions and turns them into categorised income and expense totals. 20+ UK banks supported.
- Import a CSV / Excel file — from your bank or bookkeeping software.
- Enter manually — type totals straight into the period summary.

Review the categories before submitting — you can re-categorise any line, and TaxBridge shows a running tax estimate as you go.

> Tip: keep self-employment and property income separate — TaxBridge handles both, and HMRC reports them under separate sections.

## 4. Quarterly updates

MTD requires four updates a year. Standard deadlines: 7 August, 7 November, 7 February and 7 May.

**To submit a quarterly update:**

1. Make sure your income and expenses for the period are imported (section 3).
2. Open Quarterly updates and select the period.
3. Review the categorised totals and the tax estimate.
4. Click Submit to HMRC, read and tick the declaration, and confirm.
5. You will get a confirmation and receipt reference from HMRC.

> Updates are cumulative — each one covers the year so far, so a later update automatically corrects an earlier figure. No need to file an amendment for small changes.

## 5. Year-end final declaration

After the tax year ends (5 April), you confirm your full-year figures, add any adjustments and reliefs, and submit a final declaration. For income covered by MTD, this replaces the old Self Assessment return.

**To file your final declaration:**

1. Check that all four quarterly updates for the year are submitted.
2. Open Final declaration.
3. Add adjustments, allowances and reliefs (e.g. personal allowance, other income, pension contributions).
4. Review the final tax calculation from HMRC.
5. Read and tick the legal declaration, then submit.

Deadline: 31 January following the tax year — the same date by which any tax due must be paid.

## 6. Agent mode (for accountants)

Agent plans let you manage many clients from one dashboard. Each client's quarterly updates and final declaration are filed under your HMRC agent authorisation.

**Setting up as an agent:**

1. Choose an Agent plan sized to your client count (Starter 1–10 … Unlimited 1000+).
2. Connect your HMRC Agent Services Account (ASA).
3. Add clients — import their details or invite them to share data.
4. For each client, import figures and submit quarterly updates as in section 4.
5. Track every client deadline and status on the agent dashboard.

You need an HMRC Agent Services Account and to be authorised to act for each client before you can file on their behalf.

## 7. FAQ and troubleshooting

HMRC connection failed or expired? Reconnect in Settings → Connect to HMRC. Authorisation lasts 18 months and renews while you use the service.

My bank is not recognised on a PDF. Upload the statement as CSV/Excel instead, or enter the totals manually — we add banks continuously.

Figures look wrong after import. Re-categorise any line in the period summary before submitting. Quarterly updates are cumulative, so a later one corrects an earlier figure.

Do I still file Self Assessment? For income covered by MTD, the final declaration replaces it. Other income (e.g. dividends, capital gains) may still need a separate return.

Is my data secure? Yes — encrypted in transit and at rest, and we never store your Government Gateway password.

How do I cancel? Settings → Billing → cancel any time; you keep access until the end of the paid period.