

MR MATTHEW ROSS  
2 POPLAR AVENUE  
JOHNSTONE  
PA5 0EF

999922A00078  
01858A307



www.gov.uk/tax-codes  
To find out what your tax code means, check your details or tell us about any changes, scan the QR code or go to GOV.UK and search 'tax codes'

21 January 2026

Dear MR M ROSS  
National Insurance number NE 67 46 81 C

**This is to tell you your tax code(s) for 6 April 2025 to 5 April 2026**

Your tax code is used by your employer(s) and/or pension provider(s) to work out how much Income Tax to collect from your pay or pension. We send them a separate tax code notice.  
This tax code should match those shown on any future payslip(s) or pension advice slip(s) you receive. Please check the information below. If it's right, **you don't need to do anything**.  
If you think your tax code is wrong, you can check and let us know of any changes online, go to [gov.uk/personal-tax-account](http://gov.uk/personal-tax-account)

**This is how we worked out your tax code(s)**

Your tax-free amount		For help	
Personal Allowance	£12570	Go to note 1	
<b>Total</b>	<b>£12570</b>		
Less Adjustment for tax you owe (earlier year)	£242	Go to note 2	
<b>Total tax-free amount</b>	<b>£12328</b>		
Your total tax-free amount is used as follows		Tax Code	For help
PAISLEY SECRETARIAL SERV LTD	£12328 of this income is tax-free	S1232L replaces S1244L X	Go to note 3
<b>This totals your tax-free amount</b>	<b>£12328</b>		Go to note 4

**Improving our tax system**

By making automatic adjustments to your tax code, any changes in the tax you pay will be reflected in your income or taxable pay, as soon as your employer(s) and/or pension provider(s) starts to use your new code. More customers should therefore end the year having paid the right amount of tax.