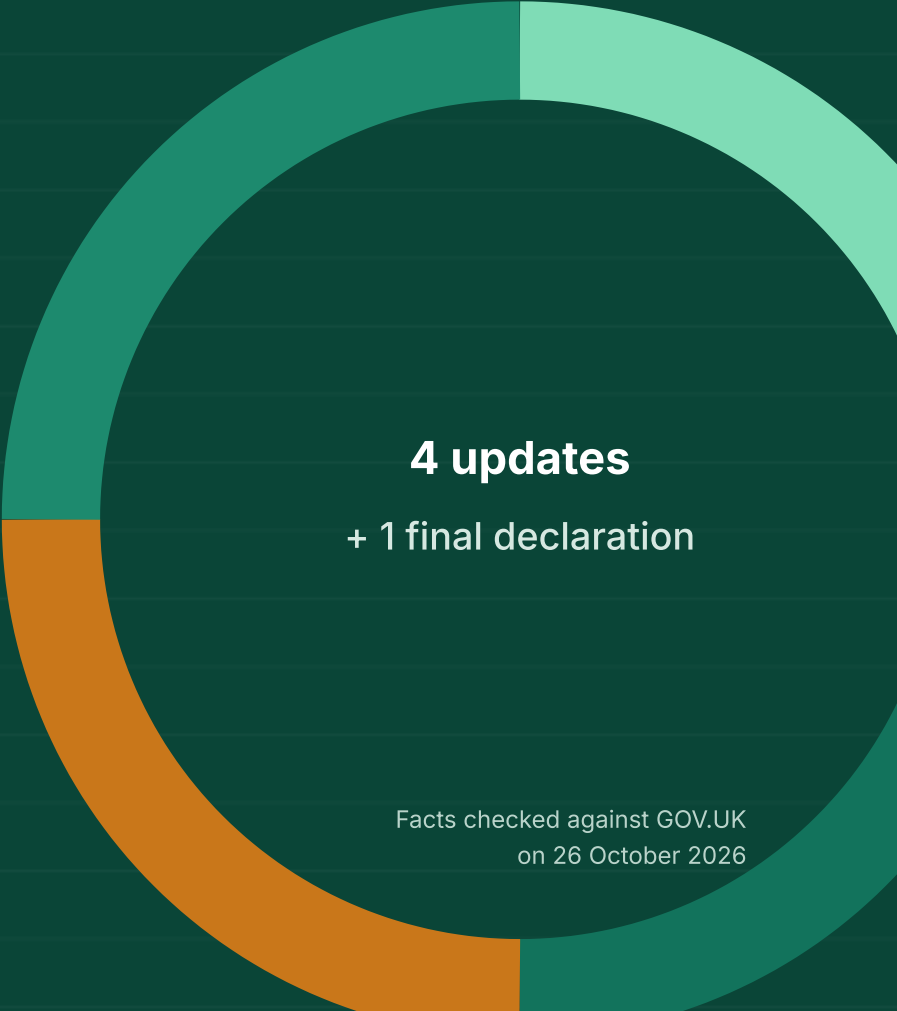


FREE GUIDE · 2026/27 EDITION

Making Tax Digital for Income Tax *in plain English*

Why the UK tax system is changing, whether it applies to you, how quarterly updates and payments work, and exactly what to do next.

- The £50,000, £30,000 and £20,000 thresholds explained
- Every 2026/27 and 2027/28 deadline on one page
- The new penalty points system, step by step
- Printable checklists, official videos and sources



4 updates
+ 1 final declaration



MTD Match

Facts checked against GOV.UK
on 26 October 2026

About this guide

From April 2026, the way millions of sole traders and landlords deal with HM Revenue & Customs (HMRC) started to change. This guide pulls together the official rules, the news coverage and HMRC's own videos into one place, written for people who have never spoken to an accountant.

How to use it

Read chapter 1 for the five-minute version. Use chapter 3 to check whether you are in. Jump to the checklists in chapter 12 when you are ready to act.

Small numbers in square brackets, like this ^[1], point to the sources listed at the back so you can check everything yourself.

Important

This is general information, not tax advice. Rules can change, especially after a Budget. Always check GOV.UK or speak to a qualified accountant before making decisions.

MTD Match is an independent service and is **not affiliated with HMRC** or the UK government.

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MTD at a glance

Making Tax Digital (MTD) for Income Tax replaces the once-a-year scramble with digital records and a short update to HMRC every three months. It doesn't change how much tax you pay, or when you pay it.

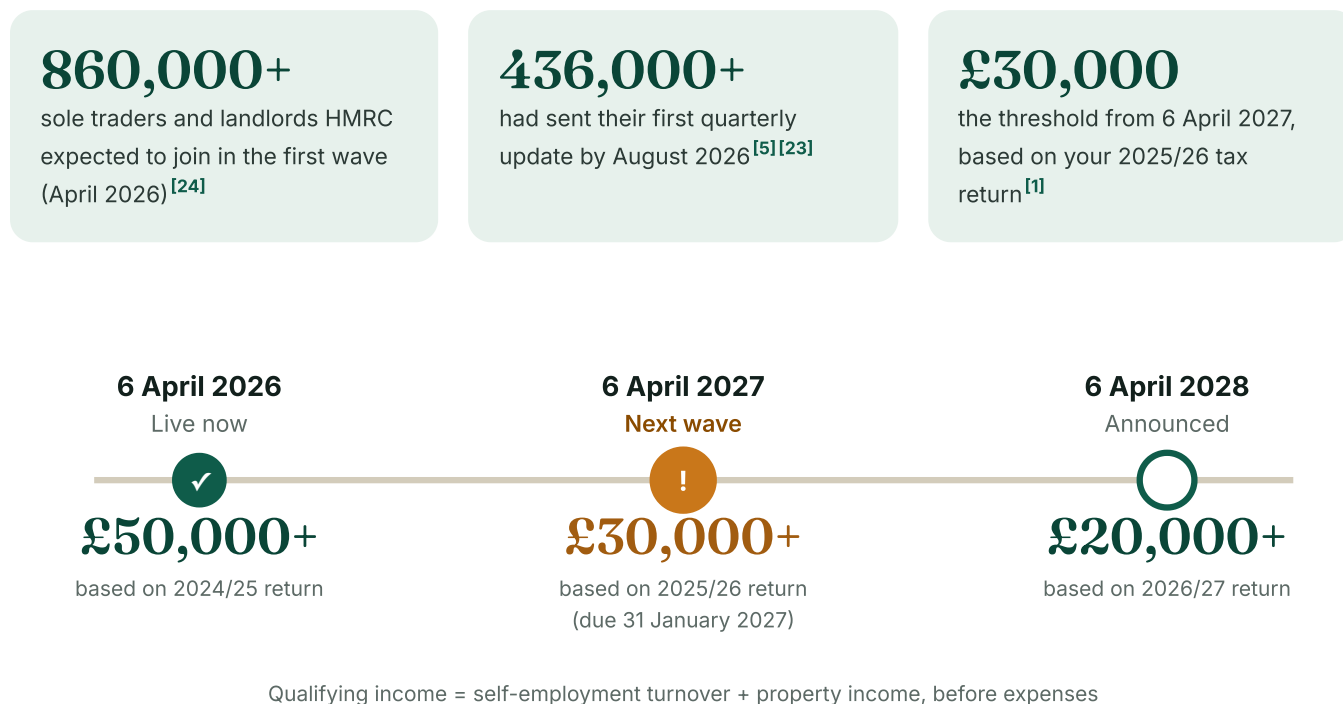


Figure 1 · The three MTD for Income Tax thresholds. Source: GOV.UK^[1].

What you must do

- Keep income and expense records in **HMRC-recognised software**.
- Send a **quarterly update** – a summary of totals – four times a year.
- Submit your **tax return** through software by 31 January.

What stays the same

- **How much** tax you pay and what you can claim.
- **When** you pay: 31 January and 31 July.
- Wages from a job, pensions and dividends are **not** part of the threshold.

If you only remember one thing

MTD is decided by your **takings and rent before expenses**, not your profit. A plumber who takes £38,000 and spends £14,000 on materials has a profit of £24,000 – but is in MTD from April 2027.

Why the tax system is changing

Making Tax Digital has been more than ten years in the making. Understanding why the government wants it helps make sense of the rules.

1. Closing the “tax gap” caused by mistakes

The tax gap is the difference between the tax that should be paid and what is actually collected. HMRC’s annual estimates show that small businesses account for the largest share of it, and that much of the loss comes from **error and failure to take reasonable care** rather than deliberate evasion^[16].

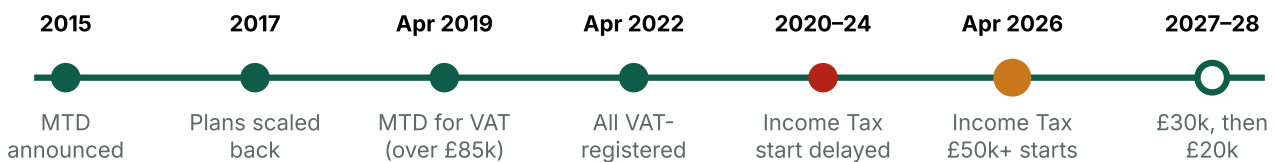
Giving evidence to MPs, HMRC’s then Director General Jim Harra described closing that error-and-carelessness gap as the prime reason for Making Tax Digital, and said the programme was not designed to tackle deliberate evasion^[17]. The thinking is simple: records kept through the year, in software that adds things up and spots obvious slips, are less likely to be wrong than a shoebox of receipts sorted out in January.

2. No more “January surprises”

Because each quarterly update produces an estimate of your tax bill so far, HMRC argues people can plan ahead, set money aside and spot when payments on account need adjusting^[10].

3. Bringing tax into the digital age

HMRC wants to move away from paper and from re-keying figures by hand. It points to MTD for VAT, which has applied to all VAT-registered businesses since April 2022, where businesses have reported time savings and more confidence in their figures^[10].



The Income Tax phase was originally planned for 2018 and was postponed several times.

Figure 2 · A short history of Making Tax Digital. Sources: Wikipedia^[25], House of Commons Library^[18], GOV.UK^[1].

The other side of the argument

MTD has its critics, and it is fair to know what they say:

- **Does it work?** The Chartered Institute of Taxation (CIOT) has noted that losses from error and carelessness have kept rising since MTD for VAT began, and that it is hard to tell what difference MTD has made^[19].
- **Cost and burden.** The Low Incomes Tax Reform Group (LITRG) has warned that having to use third-party software may be a burden for people without professional help^[21].
- **Pace.** In October 2026 the ICAEW asked the government to review the first full reporting cycle before bringing in the £30,000 group in April 2027^[22].

What this means for you

Whatever the debate, MTD for Income Tax is now law for the first group and the next two thresholds have been announced. Planning on the basis that it applies to you – if your income is over the line – is the safe approach.

Are you in? Qualifying income and the thresholds

You must use MTD for Income Tax if you are registered for Self Assessment, you have self-employment or property income (or both), and your **qualifying income** is over the threshold^[1].

If your qualifying income in...	was over...	you must use MTD from...
2024/25 tax year	£50,000	6 April 2026 (already in force)
2025/26 tax year (return due 31 January 2027)	£30,000	6 April 2027
2026/27 tax year	£20,000	6 April 2028

What counts as qualifying income

Your total income from self-employment and property, **before expenses**^[2].

Counts

- Turnover from all your sole-trader businesses
- Rent from UK property, and from overseas property if you were UK resident
- **Your share** of jointly owned property income
- Income from a business that has stopped, if you still have another continuing source

Doesn't count

- Wages and salary (PAYE)
- State Pension and private pensions
- Dividends and savings interest
- Your share of partnership profits

Cleaning business takings
£22,000

+

Rent from a flat
£10,800

=

Qualifying income
£32,800

Over £30,000 → MTD applies from 6 April 2027

even though neither income is over £30,000 on its own, and her salary from a part-time job is ignored completely. (Illustrative example.)

Figure 3 · Add your gross takings and your gross rent together.

Worked examples (illustrative)

Person	Income in 2025/26	Qualifying income	MTD from April 2027?
Priya, hairdresser	Takings £34,000, profit £19,000	£34,000	Yes – takings, not profit
Tom & Jo, joint landlords	Rent £48,000 split 50/50	£24,000 each	Not in 2027; check for April 2028
Dan, employed + side hustle	Salary £45,000, Etsy shop £8,000	£8,000	No – salary doesn't count
Aisha, builder	Turnover £41,000 (after CIS deductions: £33,800 received)	£41,000	Yes – use the gross figure



OFFICIAL TOOL

Check if you need to use MTD for Income Tax

HMRC's free online checker covers 2024/25, 2025/26 and 2026/27, and you can use it on someone else's behalf. Note: it doesn't ask about foreign income^[1].

tax.service.gov.uk/guidance/check-if-you-need-to-use-making-tax-digital-for-income-tax

Will HMRC tell me?

HMRC reviews returns each year and usually writes to people who need to join. But **the rule applies whether or not you get a letter** – checking is your responsibility^[1]. Since September 2026, HMRC has also been signing people up itself, in stages, where it believes they should already be using MTD^[5].

Can I leave once I'm in?

Only if your qualifying income falls below the threshold for **three tax years in a row**. One quiet year isn't enough^[2].

Exemptions: who doesn't have to

Some people are exempt automatically. Others can apply. If you are exempt, you still file a normal Self Assessment return^[3].

Automatic exemptions (no need to apply)

- Qualifying income of **£20,000 or less**.
- You didn't have a National Insurance number before the start of the tax year.
- Trustees, personal representatives of someone who has died, and certain non-resident companies.
- People who declared on their return that they are not able to deal with HMRC because of a physical or mental condition, and who have a power of attorney or legally appointed deputy in place.
- Lloyd's underwriters, ministers of religion, and people claiming Married Couple's Allowance or Blind Person's Allowance.
- Until April 2027 only: people whose return includes averaging relief, qualifying care relief, the SA107 (trusts) or SA109 (residence) pages.

Partnerships don't need to use MTD for Income Tax yet. HMRC will announce a timetable later^[1].

Exemptions you can apply for: "digitally excluded"

You can apply if it is not reasonably practical for you to use software – for example because of your **age, health, a disability, religious beliefs, or no internet access** where you live. HMRC decides case by case^[3].

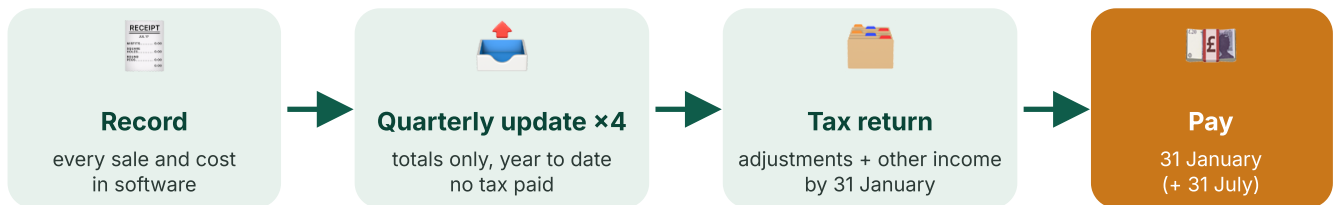
Reasons HMRC says are not enough on their own

Not being familiar with software, having very few records, or the extra cost or time involved.

Apply using HMRC's online form, "Apply for an exemption from Making Tax Digital for Income Tax", on GOV.UK^[3]. If someone you know struggles with technology, a relative or friend can be authorised to help them with their tax.

What actually changes – and what doesn't

There are three new habits: keep digital records, send quarterly updates, and file your return through software.



After each update, your software and HMRC online account show an estimate of your tax bill so far.

Figure 4 · The MTD year in four steps.

1. Digital records

Each income and expense record needs three things: the **amount**, the **date**, and the **category** (the same categories as the Self Assessment return)^[7]. You can type entries in, snap receipts with your phone, or link your business bank account.

- Using a **spreadsheet**? That's allowed, but it must be connected to HMRC with *bridging software*, and data must move between products by digital links – not by retyping or copy-and-paste^[7].
- Retailers can record **daily takings** as one figure instead of every sale^[7].
- Keep records for at least **5 years after the 31 January** deadline for that tax year^[7].

2. Quarterly updates

Your software adds up your records and sends HMRC **totals for each category**. HMRC does not see individual receipts. Each update covers the tax year **so far** (6 April to the end of the quarter), so if you spot a mistake you simply fix your records and it is picked up in the next update^[6].

- You must send an update even if you earned nothing that quarter.
- Updates are not tax returns. No tax is due when you send one.
- If you have several businesses or properties, each has its own update, but the deadlines are the same.

3. The tax return (sometimes called the “final declaration”)

After the year ends, you make any accounting adjustments, add other income (wages, savings, dividends, pensions) and claim reliefs, then submit your return through software by **31 January**. You can't file it until all four quarterly updates are in^[5].

What doesn't change

Tax rates, allowable expenses, the 31 January filing deadline, and the dates you pay. MTD changes how you *report*, not how much you owe^[26].

Deadlines calendar

Quarterly updates are always due on the **7th** of August, November, February and May^[6].

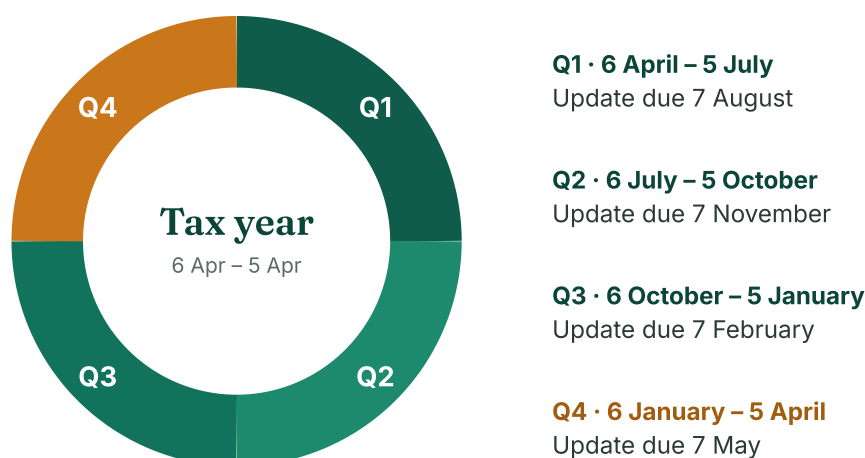


Figure 5 · Standard quarterly periods. You can instead choose calendar quarters (1 April – 30 June etc.) in your software before your first update – the deadlines stay the same. You can send an update any time after the quarter ends, or up to 10 days early if nothing else will come in^[6].

2026/27 tax year (first wave: £50,000+)

What	Period	Deadline
Quarterly update 1	6 Apr – 5 Jul 2026	7 August 2026
Quarterly update 2	6 Apr – 5 Oct 2026	7 November 2026
2025/26 Self Assessment return + payment (old system)	2025/26	31 January 2027
Quarterly update 3	6 Apr 2026 – 5 Jan 2027	7 February 2027
Quarterly update 4	Full year to 5 Apr 2027	7 May 2027
Second payment on account	–	31 July 2027
2026/27 tax return through MTD software + balancing payment	2026/27	31 January 2028

2027/28 tax year (adds the £30,000+ group)

What	Deadline
Quarterly update 1 (6 Apr – 5 Jul 2027)	7 August 2027
Quarterly update 2	7 November 2027
Quarterly update 3	7 February 2028
Quarterly update 4	7 May 2028
2027/28 tax return through MTD software + balancing payment	31 January 2029

How and when you pay

The single most common misunderstanding: **quarterly updates do not mean quarterly tax bills**. You still pay on the same Self Assessment dates^[5].

Date	What you pay
31 January	The balancing payment for the tax year that ended the previous April, plus your first payment on account for the current year (if they apply).
31 July	Your second payment on account .

Payments on account are advance payments towards next year's bill, each usually half of this year's bill. You normally make them if your Self Assessment bill is more than £1,000, unless more than 80% of your tax is already taken at source (for example through PAYE)^[14]. The quarterly tax estimates in your software make it easier to see if yours are too high or too low.

Ways to pay HMRC

Method	How long it takes to reach HMRC
Approve a payment through your online bank account, Faster Payments (online/telephone banking), CHAPS, or debit/corporate credit card online	Same or next day
The HMRC app (pays through your banking app), or your bank with an HMRC paying-in slip	Same or next day
Bacs, or an existing Direct Debit	3 working days
A new Direct Debit (first time)	5 working days
Weekly or monthly instalments before the deadline	Set up in advance
Through your PAYE tax code (if you are also employed and owe less than a set limit)	Collected over the next tax year

You can no longer pay at the Post Office. If a deadline falls on a weekend or bank holiday, make sure payment arrives by the last working day before – unless you use Faster Payments or a card^[12]. Always copy the official bank details and your payment reference (based on your 10-digit UTR) from GOV.UK or your HMRC account – never from an email or text message.

Beware of scams

HMRC will never ask for bank details or payment by text, email or a phone call threatening arrest. Fraudsters use changes like MTD as cover. If in doubt, log in to your HMRC account directly.

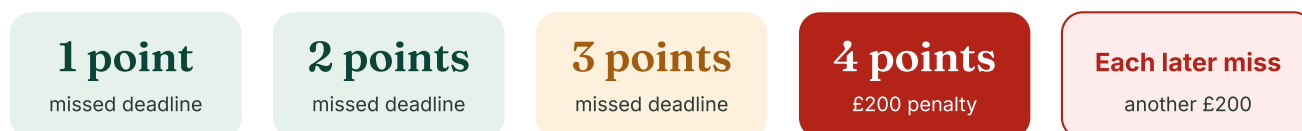
If you can't pay in full

Contact HMRC **before** the deadline. If you owe **£30,000 or less**, and have filed your return, you can usually set up a monthly payment plan online without calling; above that, you can call HMRC to agree one^[13]. Under the new MTD penalty rules, penalties are paused from the date you make contact as long as a plan is agreed and kept to^[4].

The new penalty system

MTD comes with new, points-based penalties for late submissions and percentage-based penalties for late payments. The first year is gentler – but not penalty-free^[4].

Late submission: penalty points



One point per missed deadline (quarterly update or tax return) – even if you have several businesses.
Points below the threshold expire after 24 months.

Figure 6 · How late submission points build up for quarterly filers. Source: GOV.UK^[4].

- **2026/27 (first year): no points for late quarterly updates.** Points still apply to a late **tax return**^{[4][5]}.
- **From 6 April 2027**, every missed quarterly deadline earns a point^[5].
- Once you reach 4 points, they stop expiring. To wipe them, you need **12 months of on-time filing** and to have sent everything outstanding from the previous 24 months^[4].
- It is not yet confirmed whether people joining in April 2027 will get a similar first-year easement. Plan as if they won't^[27].

Late payment: percentage penalties plus interest

How late	2026/27 tax year	2027/28 tax year
Up to 15 days	No penalty	No penalty
16–30 days	3% of the tax owed at day 15	4% of the tax owed at day 15
31 days or more	3% at day 15 + 3% at day 30, then 10% a year on what is still owed	4% at day 15 + 4% at day 30, then 10% a year

- **First-year grace:** in your first year under the new rules, you have **30 days** (rather than 15) to pay or agree a payment plan before a penalty applies. You only get this once^[4].
- Late payment penalties don't apply to payments on account, but **interest** runs on any late payment from the first day^[4].
- HMRC writes to you about every point and penalty, and you can **appeal** if you disagree^[4].

“Soft landing” is not a free pass

Tax professionals have stressed that even without points, all four quarterly updates must still be sent before the 2026/27 return can be filed – so leaving them all to January 2028 simply moves the stress^[20].

Getting ready: ten steps

If you think you'll be in from April 2027, here is the order to do things in. Most people can do steps 1–4 this winter.

- 1 Work out your qualifying income**
 Add your 2025/26 self-employed takings and rent received, before expenses. Use HMRC's checking tool to confirm (chapter 3).
- 2 File your 2025/26 return early**
 It is due by 31 January 2027 and it is the return HMRC uses to decide whether you join in April 2027. Filing early means you know where you stand.
- 3 Find your log-in details**
 You will need your Government Gateway user ID, your National Insurance number and your Unique Taxpayer Reference (UTR). Recover them now, not in April.
- 4 Decide: software yourself, or an accountant**
 See chapter 10. Accountants get busiest in January, so asking for quotes in the autumn is easiest.
- 5 Choose HMRC-recognised software**
 Use HMRC's software finder. Check it covers all your income types and can file your tax return as well as quarterly updates^[8].
- 6 Open a separate bank account for the business**
 Not a legal requirement for sole traders, but it makes linking to software and categorising transactions far easier.
- 7 Sign up for MTD for Income Tax**
 You must be registered for Self Assessment and have filed a return in the last two years. Sign up on GOV.UK, or your accountant can sign you up as your agent^[15].
- 8 Authorise your software**
 Connect it to your HMRC account, and choose standard or calendar quarters before you send your first update.
- 9 Build a weekly 15-minute habit**
 Snap receipts, categorise bank transactions, and check nothing is missing. Little and often makes the quarterly update a two-minute job.
- 10 Set reminders and set money aside**
 Put the four 7th-of-the-month deadlines and 31 January / 31 July in your calendar. Use each quarter's tax estimate to move money into a separate savings pot.



GOV.UK

Sign up for Making Tax Digital for Income Tax

HMRC's step-by-step sign-up guide, including what you need before you start.
gov.uk/guidance/sign-up-for-making-tax-digital-for-income-tax

Software, or an accountant?

Everyone under MTD needs recognised software. The real question is whether you run it yourself or have an accountant do it for you.

Two kinds of software

All-in-one record-keeping software

Links to your bank, scans receipts, keeps your records and usually sends quarterly updates and your tax return. Best if you are starting from scratch^[8].

Bridging software

Connects a spreadsheet you already keep to HMRC and submits the figures. Good if you love your spreadsheet – but make sure it can also file your return^[8].

Free options exist for people with simple tax affairs, though they may limit things like the number of transactions^[8]. HMRC lists every recognised product in its online software finder but does not recommend any particular one^[9].

What to check before you choose

- ☐ Covers all your income sources (self-employment, UK property, overseas property)
- ☐ Sends quarterly updates **and** submits your tax return
- ☐ Lets you report other income, such as pensions or partnership profits
- ☐ Works with your accounting period (standard or calendar quarters)
- ☐ Includes “HMRC Assist”, which highlights possible errors in your return
- ☐ Works with your VAT software if you’re VAT-registered
- ☐ Fits your budget, and can grow if you add another income source later



OFFICIAL TOOL

Find software that works with MTD for Income Tax

Answer a few questions and get a list of recognised products that fit you, including free ones.

gov.uk/guidance/find-software-that-works-with-making-tax-digital-for-income-tax

Doing it yourself vs using an accountant

	Do it yourself	Use an accountant
Cost	Software subscription (or free)	A fee, often fixed monthly or yearly; software sometimes included
Your time	Weekly bookkeeping + 4 updates + tax return	Usually just sending receipts or giving bank access
Best for	One simple business, comfortable with apps	Several income sources, property, CIS, or no time
Peace of mind	You own every deadline	They track deadlines and check claims

Questions to ask an accountant

- Do you already file MTD quarterly updates for clients like me?
- Is your fee fixed? What exactly does it include – updates, the tax return, software?
- Which professional body are you a member of, and who supervises you for anti-money-laundering?
- What do you need from me each quarter, and by when?

Special situations and common myths

Landlords with jointly owned property

Only **your share** of the rent counts towards your qualifying income^[2]. HMRC runs a dedicated webinar for landlords and joint owners (chapter 13).

Builders and trades under CIS

Count your **gross** turnover, before the contractor's CIS deduction. Deductions are treated as tax already paid and are set off against your bill on the tax return.

More than one business, or a job as well

Add the turnover of every sole-trader business and your rent together. Wages from employment are ignored for the threshold but still go on your tax return.

Overseas property

If you were UK resident, rent from property abroad counts. HMRC's checking tool doesn't ask about foreign income, so add it yourself^[1].

You've had a letter from HMRC saying you've been signed up

Since September 2026 HMRC has been signing up people it believes should already be using MTD^[5]. Read the letter carefully: the date it gives is when your quarterly obligations begin. If you think it's wrong – for example your income was below the threshold or you qualify for an exemption – contact HMRC promptly.

Your income has fallen

Once you're in, you can only leave after three tax years in a row below the threshold^[2].

Myth-busting

Myth: "My profit is under £30,000, so it doesn't affect me."

Fact: The test uses takings and rent *before* expenses.

Myth: "I'll have to pay tax every quarter."

Fact: Updates are summaries. Payment dates are still 31 January and 31 July.

Myth: "I can't use a spreadsheet any more."

Fact: You can, with bridging software and digital links.

Myth: "If HMRC hasn't written to me, I'm not in."

Fact: The rule applies whether or not you get a letter.

Myth: "HMRC will see all my receipts."

Fact: Updates send category totals only. You keep the detail.

Myth: "There are no penalties in the first year."

Fact: Only late *quarterly updates* are spared in 2026/27. Late returns and late payments are still penalised.

Myth: "I'll have to buy expensive software."

Fact: Free recognised products exist for simple affairs.

Printable checklists

Before 6 April 2027

- ☐ Added up 2025/26 takings + rent (before expenses)
- ☐ Checked with HMRC's online tool
- ☐ Filed my 2025/26 return (by 31 January 2027)
- ☐ Found my Government Gateway ID, NI number and UTR
- ☐ Decided: software myself, or an accountant
- ☐ Chosen recognised software
- ☐ Opened a separate business bank account
- ☐ Signed up for MTD for Income Tax
- ☐ Authorised my software and chosen my quarter dates
- ☐ Put all deadlines in my calendar

Every week (15 minutes)

- ☐ Photograph new receipts
- ☐ Categorise bank transactions
- ☐ Record any cash takings
- ☐ Move a share of income to a tax savings pot

Every quarter

- ☐ All income and expenses for the period are recorded
- ☐ Mistakes from last quarter corrected in the records
- ☐ Personal (non-business) items excluded
- ☐ Quarterly update sent by the 7th
- ☐ Checked the tax estimate and topped up savings

After the tax year ends

- ☐ Fourth update sent by 7 May
- ☐ Year-end adjustments made (private use, capital allowances, CIS)
- ☐ Other income added: wages, savings, dividends, pensions
- ☐ Reliefs claimed (e.g. pension contributions, Gift Aid)
- ☐ Tax return submitted through software by 31 January
- ☐ Balancing payment and first payment on account made by 31 January
- ☐ Second payment on account made by 31 July
- ☐ Records kept for at least 5 years after the filing deadline

Watch and learn: official videos and webinars

HMRC has published short explainer videos on its YouTube channel and runs free webinars. Scan a code with your phone camera to watch^[11].



YOUTUBE · HMRCGOVUK

Customers – Making Tax Digital for Income Tax

HMRC's introduction for sole traders and landlords: who is in scope, what the rules involve and the timeline.

youtube.com/watch?v=pQpkJhvwchHo



YOUTUBE · HMRCGOVUK

How do I choose software for Making Tax Digital for Income Tax?

What to look for in software and how to use HMRC's software finder.

youtube.com/watch?v=rXk3ZseEKIM



YOUTUBE · HMRCGOVUK

Craig Ogilvie on Making Tax Digital: The future of Tax

HMRC's Director of Making Tax Digital on why the programme is happening and where it is going.

youtube.com/watch?v=O1IICg-X0UE



YOUTUBE · HMRCGOVUK

Agents – Making Tax Digital for Income Tax

Aimed at accountants, but useful if you want to know what yours will do for you.

youtube.com/watch?v=2pMmtgpQ0NE



FREE WEBINARS · GOV.UK

HMRC live and recorded webinars

Including "Get ready for MTD for Income Tax if you are a landlord and joint property owner" and a session for sole traders and landlords without an accountant or bookkeeper.

gov.uk/guidance/help-and-support-for-making-tax-digital

Glossary

Allowable expense	A cost you can deduct from your takings before tax is worked out. It must be “wholly and exclusively” for the business.
Agent	An accountant or tax adviser authorised to deal with HMRC for you.
Balancing payment	What you still owe for a tax year after payments on account. Due 31 January.
Bridging software	Software that sends figures from a spreadsheet to HMRC.
Calendar update periods	Quarters running 1 April – 30 June etc., instead of the standard 6 April – 5 July.
CIS	Construction Industry Scheme. Contractors deduct tax from subcontractors’ pay and send it to HMRC.
Digital links	Moving data between software products electronically, not by retyping or copy-and-paste.
Digital records	Income and expense entries kept in software: amount, date and category.
Digitally excluded	Unable to use software for reasons such as age, disability, location or religious belief. Can apply for exemption.
Final declaration	Another name for the end-of-year tax return under MTD, confirming the year’s figures.
Government Gateway	The log-in you use for HMRC online services.
HMRC Assist	A feature in some software that flags possible errors in your return.
Payments on account	Advance payments towards next year’s tax, usually each half of this year’s bill, due 31 January and 31 July.
Penalty point	Given for each missed submission deadline. Four points (for quarterly filers) triggers a £200 penalty.
Qualifying income	Your self-employment turnover plus property income, before expenses. Decides whether MTD applies.
Quarterly update	A summary of income and expense totals sent to HMRC every three months. Not a tax return.
Self Assessment	The system for reporting income that isn’t fully taxed at source. MTD is a new way of doing it.
Sole trader	A self-employed person who runs their own business as an individual (not a limited company).
Tax year	6 April to the following 5 April.
Turnover	Everything your customers paid you, before any costs.
UTR	Unique Taxpayer Reference – your 10-digit Self Assessment number.

Sources and further reading

All links checked on 26 October 2026. "Updated" dates are those shown on each page at that time. Contains public sector information licensed under the Open Government Licence v3.0.

1. HMRC, *Find out if and when you need to use Making Tax Digital for Income Tax*, GOV.UK, updated 26 March 2026. <https://www.gov.uk/guidance/find-out-if-and-when-you-need-to-use-making-tax-digital-for-income-tax>
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MTD Match introduces sole traders and landlords to up to three qualified UK accountants who are set up to file MTD quarterly updates. Compare fixed-fee quotes – free, with no obligation.

Check if you're affected and get matched in 60 seconds at our website.

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