



HM Government

Understanding the childcare service: a guide for parents

Part 2: using your childcare account

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Using your childcare account

Signing in

To sign into your childcare account **you need** to visit www.gov.uk/childcareaccount.

You'll need the Government Gateway user ID and password you used to apply for Tax-Free Childcare or 30 hours free childcare.

You're responsible for managing your account, for example, depositing money in and paying your childcare provider.

Using your childcare account (Tax-Free Childcare)

Click on '**Secure messages**' – in here you'll find your '**eligibility responses**' and **unique payment reference number** for each child.

You need to give the reference numbers to your childcare provider so they can match payments from your childcare account to each of your children. You'll also find your welcome pack which contains information on how to **make payments** into and out of your childcare account.

If you click on '**Your Tax-Free Childcare account**' you can search for your childcare provider. You'll need to do this for each child's account. You can select to pay up to 10 childcare providers for each child.

If your provider is an active childminder or a nanny, then their regulator may hold their information more securely and you'll need to search for them using their postcode with the spaces removed, for example, NE312QP.

You can use your childcare account to see deposits you've paid in, payments you've paid out, and to **set up regular payments** to your childcare provider.

Payments made to your childcare provider use the faster payments method and are usually available immediately or within 2 hours.

You can use your Tax-Free Childcare to pay for a range of registered or approved childcare costs including deposits, retainers (during holidays) and payments in advance – where these allow you and your partner (if you have one) to work.

You can only use Tax-Free Childcare to pay for non-care items such as lunches if they're included in the childcare costs you're paying.

You can use your childcare account to pay for childcare when you're:

- working
- sleeping (during the day) after a night shift
- travelling to and from work

You can't use money in your childcare account to pay for private school fees which are part of your child's compulsory education.

For further examples of qualifying childcare costs, see '[Understanding the childcare service: a guide for parents, Part 1: eligibility and application](#)'

There's no set time for using your government top-up(s). You can save them in your childcare account(s) for when you need them most, for example, you can use the money you've built up to pay for childcare during the school holidays.

Paying into your childcare account (Tax-Free Childcare)

You can deposit money into your childcare account, by:

- bank transfer
- setting-up a standing order
- using a debit card.

Some credit cards attract a charge when used for making payments. For this reason, **you can't** use a credit card to make payments into your childcare account.

Other people, such as family members and employers **can also** pay into your childcare account. They can do this, by:

- bank transfer
- setting up a standing order.

To make deposits **they'll need**:

- account sort code **60-89-71**
- account number **10027165**
- your unique childcare account number (as the payment reference). It's available in your welcome pack in your '**secure messages**' folder.

You won't see the money (or government top-up) you deposit into your childcare account straight away. Deposits take 1 working day to clear before they're available to make payments. When ready, they'll then appear in your 'cleared funds' column on your balance screen.

For example, if you deposit money in on a Monday, your money will be available as cleared funds to pay to your childcare provider on Tuesday. If you make a deposit using a bank transfer after 6.30pm (or after 8pm if you're using a debit card), your money will be available on Wednesday.

You can withdraw money in your Tax-Free Childcare at any time.

For every £8 you take out, the government will also take back its £2 contribution.

You'll need to confirm the details of the nominated bank account where we can return your (portion) funds. Withdrawals are via BACs and takes at least 3 working days before you receive them. If this amount is under £2000.00 this can be made via faster payments.

Government contributions (Tax-Free Childcare)

The amount of government top-up you get depends on how much money you pay into your account. The maximum you can get is £500 every 3 months for each child, or £1000 if your child is disabled.

During the first 3 months, the amount of government contribution you're entitled to may not be exactly £500, because we sometimes have to vary the length of your first eligibility period, depending on when you opened your childcare account.

If you've reached the £500 contribution, **you'll need** to wait until you enter your next eligibility period before you can get further government contributions.

You can still deposit money and make payments to your provider during this time.

Using Tax-Free Childcare alongside 30 hours free childcare

You can use your Tax-Free Childcare funds (including the government top-up) in your childcare account, to pay for additional childcare costs not covered by your 30 hours entitlement.

Using multiple childcare accounts

If you have more than one eligible child, you'll receive a separate childcare account for each of your children.

You must pay childcare costs for each child out of the correct account. **You can't** transfer top-up payments between accounts.

Each 30 hours code is specific to the child it relates to and you **can only** use it to arrange childcare for that child.

When your childcare provider is no longer registered or approved

If your childcare provider is no longer registered or approved, we'll tell you.

When this happens, you won't be able to pay that provider using your childcare account, but **you can** still use it to pay other regulated childcare providers signed up to Tax-Free Childcare.

Meeting your nanny's PAYE liabilities (Tax-Free Childcare)

If you employ a nanny who's registered or approved to provide childcare, **you can** use Tax-Free Childcare to also cover the costs of employing that person.

This can include the net pay of the nanny as well as any income tax and National Insurance contributions. **You can** pay the income tax and National Insurance contributions directly to HMRC from your childcare account.

To do this:

- sign into your account and go to the '**manage your account**' screen
- click on '**what to do if you employ a nanny**' then click '**add HM Revenue and Customs**'
- HMRC will now appear in your list of childcare providers. Click on '**set up a new payment**'
- then enter:
 - the **payment amount**
 - your **accounts office 13 digit reference** (you can find this on previous HMRC correspondence)
 - the YY/MM, for the tax year and month you're paying for
 - the **payment date**
- click the **continue** button and you'll see the thank you screen.

Your payment will take 3 to 5 working days to reach your Pay As You Earn (PAYE) account.

Using your childcare account (30 hours free childcare)

If you've applied for 30 hours free childcare, **you can** view your code by signing into your childcare account and selecting '**30 hours free childcare**'. The code will usually start with '500'.

You can also find your code in your 'green eligibility response'. You can view this in the secure messages section of your childcare account.

You must give your code to your childcare provider along with your National Insurance Number and your child's date of birth. This'll allow the provider to check the code and confirm your child's 30 hours place.

You'll be entitled to start a 30 hours free childcare place if **you** meet (all) the eligibility criteria for 30 hours free childcare, and:

- **your child** turns 3 before the term you wish to start 30 hours
- **you** applied for and received your code (from HMRC) before the term you wish to start 30 hours
- **your code** is still valid on the day before the term you wish to start 30 hours begins.

Term start dates are 1st September, 1st January and 1st April. These are different from school term start dates.

You can't use a nanny to provide childcare under the 30 hours free childcare scheme

Reconfirmation

Tax-Free Childcare and 30 hours free childcare

To continue to get Tax-Free Childcare or 30 hours free childcare, you must check and reconfirm your details with us every 3 months.

You can reconfirm as soon as your 'reconfirmation window' is open, 4 weeks before your reconfirmation date.

It's your responsibility to reconfirm. When you need to reconfirm your eligibility, we'll send you an email to remind you. If we don't have your email address, we'll send you a letter.

Reconfirmation is simple and quick to do; click on '**Reconfirmation**' in your childcare account.

Then click on the '**continue**' button to see '**Your reconfirmation summary**'.

Here you'll see the details you gave when you applied or last reconfirmed. You must **check** they're still correct.

Now **scroll** to the bottom, read the 'Declaration' then click the '**Accept and send**' button.

You have reconfirmed when you see the '**Thank you**' screen.

Remember you can check your reconfirmation date at any time in your childcare account.

The importance of reconfirming

It's important you reconfirm on time. If you don't, we'll send you a message to inform you that:

- **If your child receives 30 hours**, your child will still be able to keep their place for a short period of time (called a 'grace period'). Your childcare provider will tell you how long this'll last - a grace period will always end at the end of a term. If you think you've missed your reconfirmation date, please speak to your provider and reconfirm as soon as possible. The grace period only applies if your child is already in a 30 hours place when you fall out of eligibility.
- **If you're using Tax-Free Childcare** your account(s) will become 'pay-only'. **You'll still** be able to deposit money and pay your childcare provider(s) using your account(s), but **you won't** receive any government top up on the money you deposit.

Reconfirming late

If you don't reconfirm on time, but do so within the next entitlement period, you'll get support as long as you remain eligible.

The maximum amount of Tax-Free Childcare top-up you can get depends on any benefits (for example, tax credits) you may have received since the start of the entitlement period. If you've not been on benefits, **you can** get up to the maximum amount of government top-up.

If you've been on benefits and they stop during the entitlement period, we'll apportion the maximum amount of Tax-Free Childcare top-up to the number of days left in your entitlement period.

If you're no longer eligible at the time of your next reconfirmation, **you don't** need to go into your account and tell us.

If you become eligible again in the future, you can re-start your Tax-Free Childcare or 30 hours free childcare by reconfirming your details

in your childcare account. For Tax-Free Childcare you'll still have the same quarterly entitlement dates.

Adding another child

You can add another child to your childcare account at any time. If you're within your 'reconfirmation window' **you should** add a new child as part of your reconfirmation.

We'll assess your eligibility for Tax-Free Childcare and 30 hours free childcare as normal.

Childcare service compensation

Tax-Free Childcare and 30 hours free childcare

If you've been unable to access Tax-Free Childcare or 30 hours free childcare through your childcare account for technical reasons, **you may** be able to claim Tax-Free Childcare top-up or 30 hours free childcare compensation.

For more information, go online at www.gov.uk/government/publications/childcare-service-compensation

30 hours free childcare

If a problem with the childcare service meant you had to pay for childcare that you could have got free with a 30 hours eligibility code, then **you may** be able to claim compensation.

If you think you're eligible, you'll need to write and tell us:

- your full name and home address
- your National Insurance number
- what happened that stopped you from getting 30 hours free childcare. You should also include any evidence that shows you applied ahead of the termly deadline, for example, proof of call(s) to the childcare service helpline.

Please send your letter, to:

Childcare Service
HM Revenue and Customs
BX9 1GR

You'll receive a decision within 28 working days.

To help us pay any compensation due, you'll also need to tell us the:

- name of the bank or building society where you'd like the compensation paid
- account holder's name
- sort code
- account number
- building society roll number (if applicable).

What to do if you've a complaint about the childcare service

Contact us as soon as possible if you're unhappy with the service you've had, for example:

- unreasonable delays
- mistakes
- how we've treated you.

We'll look at your complaint and quickly try to put things right.

How to complain

You can find information on how to complain, online at www.gov.uk/guidance/complain-to-hm-revenue-and-customs