

Guide to National Insurance

Why do I need a National Insurance Number?

Your National Insurance number is your own personal account number, it is made up of two letters, six numbers and another letter (e.g. AB 12 56 15 B). It is unique to you and you keep the same one all your life. It makes sure that the National Insurance contributions and tax you pay are properly recorded against your name.

When you come to work in the UK you have to register for a National Insurance (NI) number and immediately start paying NI contributions in the UK on the same basis as other people who normally live and work here. You must, by law, have a NI number to work in the UK, even if the work you do is unpaid.

Most employers have computerised payroll facilities and they will not be able to enter you onto their system without a NI number.

If you change any of your names, your title or your address you should tell your local tax office so they can keep your file up to date.

How do I get a National Insurance Number?

Once you have a job it is your responsibility to apply for a NI Number, this can be done at any Jobcentre Plus.

The closest Jobcentre Plus to offer NI appointments is based in Chelmsford.

The Gemini Centre	Appointment line number	0800 169 0190
88 New London Rd	Opening times	8am - 5pm, Mon – Fri
Chelmsford		
Essex, CM2 0YN		

Jobcentre Plus will arrange an 'Evidence of identity' interview for you. Bring as many 'identity documents' (originals, not photocopies) as you can to your interview. You should also bring your passport, your right to work in the UK (passport visa sticker or identity stamp), your student registration card, proof of employment and the name and address of your employer.

Once you have completed the application form and had your interview your NI number will normally be sent to you within 6 weeks. Your new employer can allow you to start work before your number is issued and should deduct contributions from your pay.

Further information can be found on the direct.gov website: [Applying for a National Insurance Number](#)

How much National Insurance will I have to pay?

You will have to pay NI contributions if you earn more than £162 per week. You will pay 12% of the amount you earn over £162 per week. If you earn less than this amount you will not pay NI.

The amount deducted is known as a primary contribution. Your employer will also make a secondary contribution from their own funds. Your pay slip will show what deductions your employer has made.

Further details can be found on the HMRC website: [Rates - National Insurance Contributions](#)