

# Why National Insurance numbers are important

The law requires you to provide National Insurance (NI) numbers for almost all your workers before we can claim tax relief on their behalf from HM Revenue & Customs (HMRC).

If you have a worker's NI number, you're required by law to provide us with it when you enrol them. If you don't have their NI number to hand, you'll have the extra administrative burden of phoning our contact centre to update your workers' details later and you'll have to change their contribution amount.

There's an exception for foreign workers who are waiting to receive their NI numbers - we're able to claim tax relief for this group of workers by law. You'll need to let us know if this applies to any of your workers when you're enrolling them.

It might be easier to delay enrolling your workers until you have their NI numbers. That's as long as you don't miss any legal deadlines such as the end of the enrolment period. If your worker hasn't told you their National Insurance number, you're legally required to pass this information on to us within a month of you finding out.

## Changing your worker's contributions

A worker who is eligible for tax relief and whose contributions count towards the total minimum contributions required by law will have a different contribution rate to someone who isn't eligible.

For example, if one of your workers is making a contribution of 1 per cent of qualifying earnings and they're eligible for tax relief you'd take a 0.8 per cent worker contribution from them and send it to us. We'd then claim 0.2 per cent from HMRC as tax relief on behalf of the worker. The total worker contribution would be 1 per cent.

However, if you're waiting for the worker's NI number, you'll need to deduct and send us the whole 1 per cent worker contribution. Once you've got the NI number and given it to our contact centre, we'll update their tax relief status within NEST. You'd then need to change the worker's contribution to 0.8 per cent.

## How to update your worker's NI number

If you don't provide the worker's NI number when you enrol them you'll need to phone our contact centre and let us know what it is when you have it. You'll also need to ask for the worker's tax relief status to be changed.

When you update your worker's NI number they'll receive a letter from us saying that you've updated their details. They'll be asked to contact us if it's incorrect.

Any tax relief a worker misses out on before their tax status changes is lost. Neither you nor the worker will be able to claim this back.

## Need to update a worker's NI number?

Phone our contact centre on  
**0300 020 0090.**