

CITR application processing deadlines for the 2025/2026 tax year end

Personal Applications

The following information concerns the deadlines for opening and funding a CITR Base Rate Tracker account in the current tax year (2025-2026) in order to claim tax relief for the 2025-26 tax year. As per scheme rules, you are entitled to claim the eligible tax relief from the tax year in which your account was **fully funded** and the subsequent four tax years.

➤ **Already submitted your application**

If you've applied to open an account with us but we've requested further documentation to verify your identity and/or bank details, then if you wish to benefit from receiving tax relief on this account for the 2025-26 tax year, we must receive this by **16th March 2026** for your account to be opened and funded before tax year end on the 5th April 2026.

➤ **Not submitted your application**

Online: we will accept all applications that are completed and fully funded from your nominated account by 13:00pm on the **2nd April 2026**. Completed applications means that we have successfully completed our account opening checks. Funded means you have issued payment from your nominated account.

➤ **Post:** we will accept all applications that are received by **16th March 2026** - see also funding deadlines below. To be completed before 5th April 2026 our account opening checks need to have been successfully completed.

➤ **Funding deadlines**

To be able to claim tax relief for tax year 2025-26 your account must be **fully** funded by the following deadlines:

- Electronic payments: we must receive payment of the total balance you wish to deposit, from your nominated account before 13.00pm on **2nd April 2026**;
- Cheque*: they must be drawn on your nominated account and received to us by **30th March 2026**

**If returned unpaid this will be reflected accordingly on your account and will affect your funding date for tax relief.*

Useful Information

What if my application isn't completed and funded in the current tax year to 5th April 2026?

Your application can continue; however, it will not be processed, or the account opened until the new tax year, meaning 2026-2027 will be the first tax year you can claim tax relief in relation to your account.

What if I partially fund in the account before the 5th of April 2026, can I send the remaining funds after this date?

If we have received cleared funds in excess of the minimum account balance of £5,000, we will open your account in the current tax year. If you had not managed to send us the full balance before 13.00pm on the 2nd April 2026 you will need to apply for a further account which would be opened and funded in tax year 2026/27.