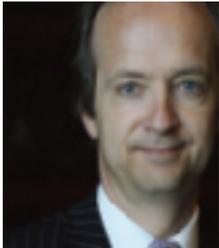


February 2013

# IAB UPDATE

## Introduction from your Chief Executive



As mentioned in the January e-newsletter, we are delighted to inform you that you are part of a continually growing IAB! In fact, in 2012 the IAB has had another growth spurt – with a significant increase in the number of student members as well as full, professional members. Increasing demand for IAB qualifications through 2012 would suggest that the IAB is set to grow again in 2013.

I would like to thank the great majority of members who have now paid their 2013 subscription and would encourage those who may have overlooked to renew by doing so as soon as possible to ensure continuity of their membership.

This time last year we were encouraging members to come forward and take

part in the free mentoring training on offer through the 'Get Mentoring' project, in which the IAB was a partner. Again, I would like to acknowledge those members who took up this offer and got involved. The project has trained approaching 15,000 to date – quite an achievement. We now hope that they can be successfully 'matched' with businesses that wish to be mentored, thereby supporting or even assuring their success.

We continue to be involved in national activities, and with HMRC we are aiming to ensure that members and their clients and employers are kept informed about the changes taking place or soon to be implemented, such as around the Real Time Initiative and Pensions Auto-enrolment.

All good wishes,

**Malcolm Trotter, IAB Chief Executive**



## Great deals for all members

IAB Privileges has been designed to save you both time and money, in both your personal and professional life. With a vast array of benefits available to members we are certain there is something for everyone. Through using IAB Privileges we hope that members can at least save the cost of their membership, if not much more.

### Thomas Cook – fantastic discounts

Until 28th February 2013, IAB members have access to a time limited, market leading offer from Travellers Advantage. Enjoy great deals in the Thomas Cook January sale, plus your additional 10%\* Travellers Advantage discount (6.5% when booking over the telephone) and an exclusive extra £25 off per booking! You will pay no credit card or booking fees when you book, and the discounts are off the total cost of your booking, including all taxes, charges and extras. That all adds up to unbeatable value holidays.

### Looking to get into shape?

Let IAB Privileges help. Get access to the lowest corporate rate at over 2,500

gyms, such as David Lloyd, Fitness First, DW Sports, Nuffield Health and LA Fitness with an Incorporate membership. You could save £50 and as much as £250\*. You can use the proximity report to find your nearest gym or health club and then purchase your Incorporate certificate through IAB Privileges.

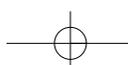
### Savings Calculator

IAB Privileges now features a savings calculator. A lot of the benefits in IAB Privileges are designed to save you money on everyday purchases like grocery shopping to less frequent purchases such as car insurance. Fill in how much you spend monthly or annually to see how much you can save by utilising some of the benefits on offer.

The savings calculator is designed to give you an example of potential savings based on your illustrative spend in that area. You can find out more information about the benefits by clicking on the illustrative saving at the end of the process.

**For more information or to access these benefits, log in to IAB Privileges via <http://www.iab.org.uk/>**

\*Terms and conditions apply. See website for further details. Correct at time of broadcast. Travellers Advantage applies to bookings made until 28 February 2013 for departure dates between 1st May 2013 and 31st October 2013. Travellers Advantage is operated by Affinion International Travel Limited, Kettering Parkway, Kettering, Northants NN15 6EY (ABTA L4356 ATOL 9935). Incorporate: Saving may be less if you are an existing member switching to the cheaper membership at the same club. IAB Privileges is managed on behalf of IAB by Parliament Hill Ltd of 3rd Floor, 127 Cheapside, London, EC2V 6BT. Neither are part of the same group as a provider.



# Feel the benefit(s)

If you have yet to renew your subscription we would be grateful if you could do so promptly on receipt of your renewal notice. Paying promptly avoids the possibility of overlooking to renew, and helps to reduce administrative costs incurred in sending out reminders to members.

There are extensive benefits to being a member of the IAB including:

- Entitlement to use IAB designatory letters after your name as evidence of the fact that you hold a professional qualification.
- Regular IAB e-newsletters and the printed newsletter 'IAB Update' – keeping you informed of news and information about the IAB, your professional body.
- Access to technical advice provided by other experienced members.
- Opportunities for continuing professional development (CPD), including seminars and online modules at special rates for IAB members.
- Entitlement to register and be supervised as an IAB Member in Practice and thereby comply with the Money Laundering Regulations 2007\*.
- Access to the IAB Members Handbook on the IAB website, containing valuable information for all members and sample business documents of particular relevance and use to practising members.
- Preferential rates for personal and business insurance, discounts on business and lifestyle goods (including IAB privileges – the source of genuine savings that can easily exceed the IAB annual subscription).
- Annual diary and tax data card.
- Free online access to two monthly 'technical' e-newsletters provided by CCH Wolters Kluwer for the IAB. These are a valuable, authoritative resource helping to ensure that you are kept up-to-date with bookkeeping, accounting, tax and payroll related matters. Just one of these would cost a member over £150 to subscribe to independently.
- Specially negotiated fee for anti-money laundering products. IAB members in practice will already be aware of the Money Laundering Regulations and the stringent demands now placed on them to ensure compliance. The revised Regulations impose an additional administrative burden on all 'Accountancy Service Providers', of which bookkeepers are included, who risk heavy fines and/or imprisonment for failing to comply. The IAB are happy to promote the anti-money laundering product offered by AMLCC. They have developed a simple, easy to use online product to assist users in all areas of compliance. We have



negotiated a £50 discount for members and the complete AMLCC product is available for £147 plus VAT.

Please visit [www.amlcc.co.uk](http://www.amlcc.co.uk) for full details. To take advantage of the discount please enter 'AMLIAB' in the discount box. Alternatively, call 01455 555 468 or e-mail [swatts@amlcc.co.uk](mailto:swatts@amlcc.co.uk) for details.

- Preferential schemes and rates for Professional Indemnity Insurance and Tax Investigation Insurance from Solar Tax and Belmont Insurance.
- More new benefits being negotiated for implementation during 2013.

\* These Regulations require that those who provide accountancy, bookkeeping and payroll services to clients to be registered. This applies to all those who provide such services for payment (however small) on a self-employed or other business basis. IAB Members and Fellows offering services to clients MUST apply for an IAB Certificate of Compliance (for an additional fee) which will ensure that they will be registered with and supervised by the IAB. Associate members must apply for a Certificate of Supervision. Failure to comply with the Regulations may lead to prosecution. To apply for a certificate please contact the Membership staff via e-mail ([membership@iab.org.uk](mailto:membership@iab.org.uk)) or by telephone 0844 330 3527 to register your interest and an appropriate application form will be sent to you as soon as possible.

## IAB CONTACT DETAILS

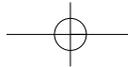
**Suite 5, 20 Churchill Square, Kings Hill, West Malling, Kent ME19 4YU, United Kingdom**

UK: Telephone: 0844 330 3527 Fax 0844 330 3514  
 International: Telephone +44 1732 897750 Fax +44 1732 897751  
 Email: [mail@iab.org.uk](mailto:mail@iab.org.uk) Website: [www.iab.org.uk](http://www.iab.org.uk)

### Key staff at IAB Head Office:

Business Development Administrator:	Mary-Anne Cook	01732 897754	<a href="mailto:maryannec@iab.org.uk">maryannec@iab.org.uk</a>
Compliance & Membership Coordinator:	Kelly Lant	01732 897756	<a href="mailto:kellyl@iab.org.uk">kellyl@iab.org.uk</a>
Finance & Membership Administrator:	Louise Scott	01732 897755	<a href="mailto:louises@iab.org.uk">louises@iab.org.uk</a>
<b>Education &amp; Member Services</b>			
Coordinator:	Chris Wooster	01732 897760	<a href="mailto:chrisw@iab.org.uk">chrisw@iab.org.uk</a>
Education, Member & Centre Administrator:	Thomas Bird	01732 897752	<a href="mailto:thomasb@iab.org.uk">thomasb@iab.org.uk</a>





# Pay As You Earn reporting in real time: what's changing Real Time Information

**1. What it means:** The way you report PAYE information to HMRC will change from your first payday that's on or after 6 April 2013. You will report in real time by sending PAYE information to HMRC for all employees:

- Every time you pay your employees, on or before the time that you pay them.
- Using payroll software, or HMRC's Basic PAYE Tools, that will calculate your PAYE and send the PAYE information to HMRC as part of your routine payroll process.

**2. What you'll need to do:** There is work you will need to do to get ready by April 2013:

- Update or acquire software or use a payroll service provider.
- Ensure your employee data is up-to-date, complete and correct.
- Register for PAYE Online (if you haven't already).
- Include some new information in your payroll records.
- Align HMRC's data with yours.

**3. The changes you'll see – see table below:**

**4. Other things to remember:**

- Reporting in real time does not change your legal obligation to pay us in full and at the right time what you deduct from your employees as you go through the year.
- HMRC will have a more accurate in-year view of the deductions you are making from your employees and the amounts you are due to pay to us each month, each quarter or annually. So HMRC will be able to resolve any discrepancies or errors more quickly than before.
- You may need to change the way you collect information about your employees to make sure that you can send your PAYE information to HMRC when or before you pay your staff.

For detailed guidance go to [hmc.gov.uk/payerti/index](http://hmc.gov.uk/payerti/index)

REPORTING PAYE AT THE MOMENT	REPORTING IN REAL TIME FROM APRIL 2013
Report PAYE at end of year	Report PAYE each time you pay employees when you pay them – eg if you pay weekly, you will tell HMRC weekly. This applies to all employers however large or small and how frequently they pay their employees or pay HMRC.
Send forms P14 Send forms P35	Using payroll software, send: <ul style="list-style-type: none"> <li>• Full Payment Summary (FPS) each time you pay employees.</li> <li>• Employer Payment Summary (EPS) each month for adjustments to what you owe.</li> <li>• Earlier Year Update (EYU) to amend details for earlier years where PAYE information was submitted in real time.</li> </ul>
Report starters and leavers using forms P45 parts 1 and 3, P46, P46(Pen) or P46(Expat)	Include starters and leavers on your FPS. Please check the guidance as some of the information you report will change.
Report PAYE using the HMRC Online service (sometimes known as the 'portal' or 'online forms')	Report using commercial payroll software. If you have nine or fewer employees, some products are available free or you can download HMRC's free Basic PAYE Tools.
Report PAYE using paper forms	
If you currently operate PAYE, you do not need and to include all employees in your PAYE reports	If you currently operate PAYE, include all employees in your PAYE reports, including nannies domestic staff, casual employees, part-time staff, students working in their vacation and those below the Lower Earnings Limit.
No data alignment between employer and HMRC records	You will tell us about all your employees when you start reporting PAYE in real time so that we can align our data with yours, using an Employer Alignment Submission (EAS) or FPS (our website has more information)
Use form CA6855 to trace or check a National Insurance Number	Use payroll software to issue a National Insurance Number Verification Request (NVR) to trace or check a National Insurance Number once you are reporting PAYE in real time and we have fully processed your first submission.

## IAB CELEBRATES 40 YEARS

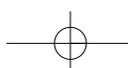
This year the IAB is celebrating its 40th anniversary. The actual date of incorporation of the International Association of Book-keepers was 21st June 1973, and the past 40 years have seen a wealth of changes that have brought us to where we are today.

There will be a series of events to mark the occasion throughout 2013, and a specially commissioned booklet documenting the history of the IAB will be published later in the year.



The official anniversary celebrations will be held in June with a reception to be held at the House of Commons, incorporating our annual Top Centre Awards. We will also be hosting a special Conference and Gala Dinner over the same weekend with more events planned for later months.

We will be issuing regular updates on all of the Anniversary events in our monthly e-newsletters and future issues of IAB Update.



# Cash based accounting: the lowdown



The Government is introducing a simpler income tax system for small businesses. From the 2013/14 tax year, self-employed individuals or partnerships carrying on the smallest trading businesses will be able to choose to be taxed on the basis of receipts less payments. All unincorporated businesses will also be able to use simpler rules for some business expenses.

HMRC's 'Simpler Income Tax for the Simplest Small Businesses Technical Note' (released on 11 December) says the cash basis is a simpler tax system, designed for businesses that do not need or want to prepare accruals accounts for business purposes. Small businesses using the alternative basis will be taxed on their receipts less payments of allowable expenses, rather than being asked to spend their time doing accounting adjustments and other calculations designed for larger or more complex businesses.

However, it will not be appropriate for every small business.

## Things to remember are:

- 1) This is an optional scheme that small, unincorporated businesses can choose to use or not to use.
- 2) Businesses can enter the cash basis if their receipts for the year are less than the amount of the VAT registration threshold (currently £77,000) or twice that (£154,000) for recipients of Universal Credit.
- 3) Businesses must leave the cash basis after their receipts exceed twice the amount of the VAT registration threshold (currently £154,000).
- 4) The scheme will work on a cash flow basis. For income it's what the business receives, when it is received; for outgoings it's what the business pays, when it pays it.
- 5) Receipts include all amounts received in connection with the business including those from the disposal of non-durable assets and VAT refunds.
- 6) Allowable payments are expenses paid wholly and exclusively for the purpose of the trade, including non-durable assets and payments of VAT (excluding business entertaining and purchase of property or other investment assets).
- 7) It will no longer be necessary to calculate and claim capital allowances.
- 8) Interest payments are also allowed up to a limit of £500.
- 9) Business losses may be carried forward to set against the profits of future years, but not carried back or set off 'sideways' against other sources of income.

The legislation includes the necessary framework for three types of simplified expenses: expenditure on vehicles, use of home for business purposes, and premises used for both home and for business purposes.

## The key principles underlying the simplified expenses are:

- 1) Allowable expenditure may be calculated using a simple flat rate allowance, rather than a potentially complex apportionment of actual expenditure.
- 2) They are entirely optional outside the cash basis.
- 3) Within the cash basis simplified motor expenses must be used, but the other two simplified expenses are optional.

## Hanging on the telephone

Waiting for the taxman to just pick up the phone costs customers £33m in call charges while they are in the queue, says a National Audit Office report. You can add another £103m for the estimated value of customers' time.

The report by the NAO into the customer service performance of HMRC has concluded that, while the department has made some welcome improvements to its arrangements for answering calls from the public, its current performance represents poor value for money for customers.

In 2011-12, HMRC answered 74% of phone calls, against an interim target of 58%. This level of service is nevertheless low. For example, 20 million calls

(including calls where customers rang back because they did not get through first time) were not answered.

So far in 2012-13 HMRC has improved its handling of post but its performance in handling calls has been varied. However, in October 2012 HMRC answered 91% of calls, its highest monthly performance since December 2009.

Customers who got through to HMRC in 2011-12 had to wait on average 282 seconds to speak to an adviser. Between April and September 2011, 6.5m customers waited more than 10 minutes to have their call answered.

NAO chief Amyas Morse said: "HMRC faces a difficult decision about whether it should aspire to meet the service performance standards of a commercial organisation. It could do only by spending significantly more money or becoming substantially more cost effective."

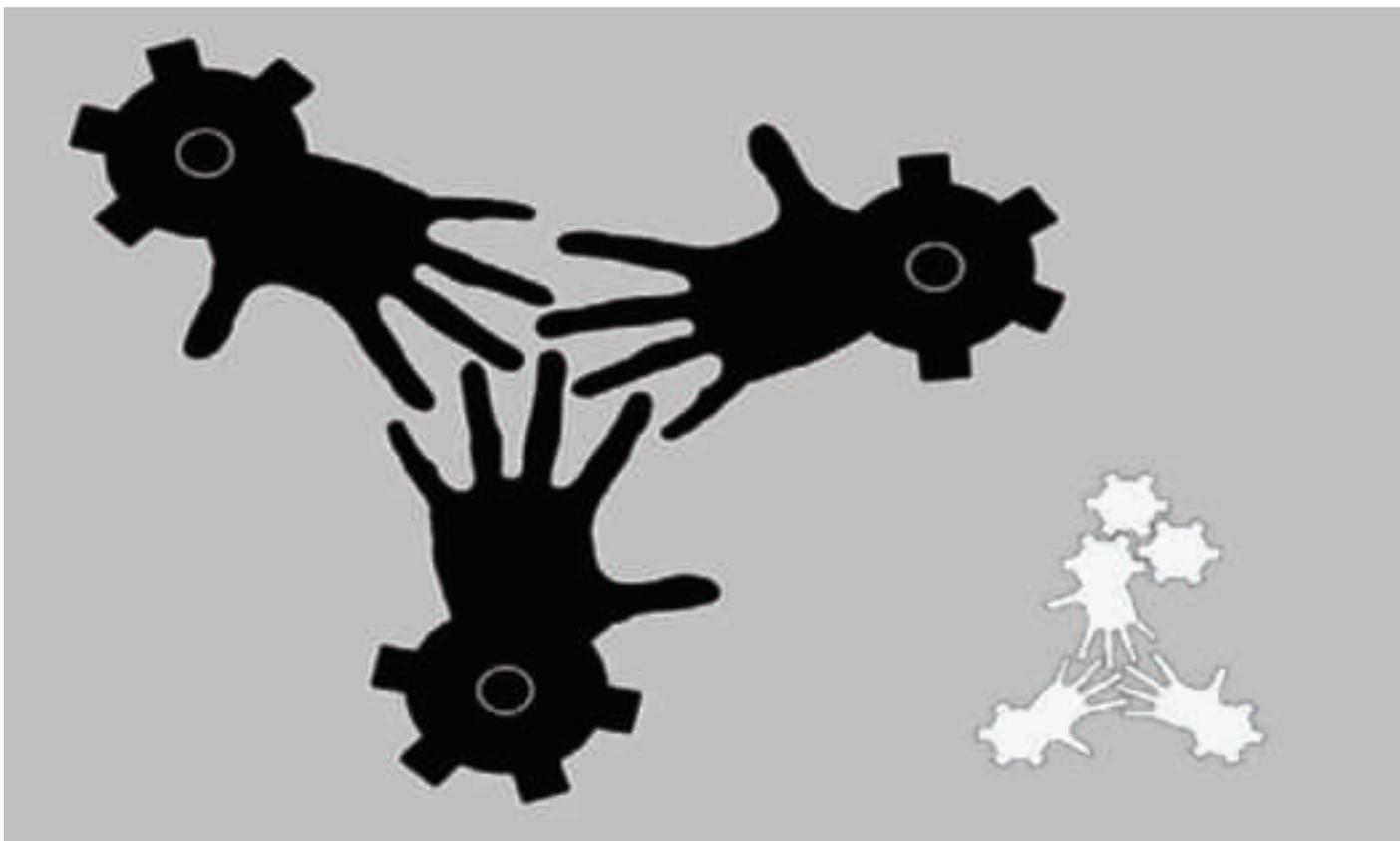
## The unexpected detail

There are always unexpected details in Finance Bill, say tax experts. This is perhaps inevitable when there are over 1,000 pages of draft legislation and explanatory notes.

One measure that might have slipped under the radar is that there is no exemption for pension contributions made for an employee's family member. An employee might ask their employer to make pension contributions – perhaps via a salary sacrifice – on their behalf in respect of some family members. The aim might be to sidestep the £50,000 (soon to be £40,000) annual limit for contributions to approved pension schemes. The new measure stops employees gaining an advantage.

There is also a difference in treating a spouse as UK domiciled. Although most focus on UK residents who are non-domiciled is on how they might escape income tax, there are disadvantages for inheritance tax purposes where one party to a marriage (or civil partnership) is UK domiciled and the other is not.





## Isn't it time you got connected?

DTE Connect is a support service for accountants provided by the DTE Payroll & Tax Centre Limited – a member of the DTE Group.

The principle benefits for members of DTE Connect are:

- Telephone/email support – access to advice on a full range of issues.
- Access to our online 'ask an expert' service.
- Eight free places on structured qualifying CPE/CPD seminars each year.
- Regular updates covering current issues.
- Discounted charge rates for written work/meetings.
- Tax booklets and briefs available at no extra charge as part of the all-inclusive Platinum membership package.
- Client advisory letters available at no extra charge, as part of the all-inclusive Platinum membership package, which can be used to update your clients on important issues of the day and/or as a marketing tool for your practice.

The IAB has negotiated for its members a preferential rate for top-tier Platinum membership of £25 (plus VAT) per month instead of the usual £35 per month for the first nine months of membership.

For more details, full terms and conditions and to apply for membership, please visit [www.dteconnect.co.uk](http://www.dteconnect.co.uk) and quote "IAB6" in the discount box to claim the preferential membership rate.

Alternatively, individual products can be acquired with a 20% discount for IAB members by quoting "IAB20" in the discount box. There are over 30 different products to acquire, all especially written for the busy small practitioner. A small selection is outlined here (prices quoted before discounts and VAT):

- Tax Guide – Tax Planning for Small Companies (£47).
- Tax Guide – Private Company Dividend Payments (£47).
- Tax Brief – Directors' Loan Accounts (£25).
- Tax Brief – Capital v. Revenue (£25).
- Client Letter – Child Benefit Charge (£20).
- Client Letter – Directors' Duties (£20)

For help, advice or further information contact Mervyn McDonald, Tax Consultant, on 0161 767 1285, or email [mmacdonald@dtegroup.com](mailto:mmacdonald@dtegroup.com). Alternatively, go to [www.dteconnect.co.uk](http://www.dteconnect.co.uk).

## IAB Council Election June 2013

Any member who wishes to stand for election to the IAB Council at the AGM in June this year must ensure the completed application form is with Kelly Lant by no later than 5pm on Friday 1st March. The application form requires the signatures of three members of the Association eligible to vote at the AGM, at least one of whom must be a Fellow. The application must be accompanied by a current CV, passport style photograph and a short biography (120 words) highlighting areas where the candidate feels their experience will be of particular importance in the role of Council member. The application form may be obtained from Kelly Lant ([kellyl@iab.org.uk](mailto:kellyl@iab.org.uk)).

### IAB/IFA Benevolent Fund update

The IFA/IAB Benevolent Fund will be holding its AGM on 20 February 2013 at the Methodist International Centre, Euston Street, London NW1 2EZ, at 2pm.

Details will be sent in the post to members listed with UK addresses and posted on the websites of the IFA and the IAB before the notice period expires.

# Company insolvency FAQs

Richard Simms, Managing Director of F A Simms & Partners, reveals some of the most commonly asked questions they receive relating to company insolvency

## 1. What is the difference between a Creditors' Voluntary Liquidation and Compulsory Liquidation?

A Voluntary Liquidation is initiated by the Directors. The Directors call a meeting of shareholders and creditors to place the Company into liquidation.

In a Compulsory Liquidation the process is taken out of the hands of the Director. This type of liquidation will result from a creditor issuing a winding-up petition on the Company. Rather than an Insolvency Practitioner (IP) being appointed, the process will be dealt with by the Official Receiver, a government department.

A Director who wishes to use the same or similar company name or brand again will not as easily be able to do so in a Compulsory Liquidation, a Voluntary Liquidation is advisable.

## 2. Can I reuse my Company name if I liquidate the Company?

If you are a former Director of a liquidated Company, there are legal restrictions that apply regarding the reuse of that Company's name or its trading name.

A name which cannot be used is known as a 'prohibited name' and its use is restricted in certain circumstances. A prohibited name is a name by which the liquidated Company was known at any time in the 12 months immediately before its liquidation or a name so similar as to suggest an association.

There are exceptions to these restrictions; the most commonly used being through the purchase of the right to use the name, together with all, or substantially all, of the Company's assets from the appointed Liquidator. Formal notice to creditors of the liquidated company must be given of such a purchase to get the benefit of this exemption.

## 3. My Company is insolvent, what should I do and what are my options?

If a Director believes his Company to be insolvent, he should seek professional advice from us as Licensed Insolvency Practitioners as soon as possible.

The earlier the advice is sought the more options may be available to him in respect of not just the closure but also potentially the rescue of the Company as a going concern.

## 4. Can I be a Director of another Limited Company in the future?

Once Liquidators or Company Administrators are appointed, part of their responsibilities is to investigate the Company's affairs and the conduct of the Directors.

This involves submitting a report to the Department for Business, Innovation and Skills (BIS), formerly the DTI, on the conduct of all the Directors who were in office in the last three years of the Company's trading. This will not necessarily be a negative report. In truth, if the Directors have acted in good faith in the way that they have run the business then they should have little to worry about. If however, it is a negative report, then it will be the decision of BIS as to whether they take disqualification proceedings against any of the Directors.

## 5. What happens to the employees if my Company goes into Liquidation?

There is a Government scheme which ensures that certain payments, based on statutory maximum figures, can be paid out to employees from the Redundancy Payments Office. We will assist employees to submit these claims and they are entitled to make claims for unpaid wages, redundancy, holiday and notice pay. It may also be possible for the Directors to make claims in this way.

## 6. Will I have to face the creditors if I liquidate the Company?

As part of the Creditors' Voluntary Liquidation process a meeting of creditors is called. This will need to be chaired by a Director of the Company. At this meeting



an information pack will be presented to the creditors. This pack is designed to answer many if not all of the questions which creditors may ask.

However, in the majority of cases there is no attendance from creditors at these meetings and the nominated IP will conduct the meeting.

The IP will take all calls from creditors once instructed and deal with all creditors' claims.

## 7. How long will it take to liquidate my Company?

The process of placing the Company into Liquidation will typically take around one month. Usually the Company will cease to trade at the beginning of the process and communication with the creditors will be taken over by us. The Company's registered office is also moved to our Head Office to receive service of any legal documents.

## 8. I think I may have given a personal guarantee to, will this affect the liquidation?

If you have provided a personal guarantee to a lender in relation to Company finance which cannot be repaid, you will personally have to honour it. However, the lender in question is likely to be willing to negotiate at this point in terms of the timing and possibly the quantum of repayment. We will discuss any security that the creditors may hold against you and the company when you first contact us.

## 9. Will the insolvency of a Limited Company affect my personal credit rating?

No, as the Limited Company is a separate entity this will not affect your personal credit rating. The only time you may be affected personally is if you have provided personal guarantees or are the subject to an adverse investigation (see FAQ 4).

## 10. Can I carry on trading the same business even if I liquidate my Company?

There is a culture of enterprise, geared to encourage the launch of new businesses and the growth of existing operations.

The anti-phoenixing legislation is principally carried on company names and trading styles (see FAQ 2).

What should be remembered is that if assets belong to a company then they will need to be bought from that company, not just simply removed. These assets may be essential in your ability to trade forward.

So, the answer is yes, but there are hoops to jump through!

## About the author

FA Simms & Partners is an independent turnaround, rescue and insolvency practice, unique in their innovative approach in providing solutions to businesses and individuals in financial difficulty. Should you have any clients who require advice then please contact them on 0844 880 9820 (local rate number) or visit [www.fasimms.com](http://www.fasimms.com) for further information.



## Making Compliance Easier

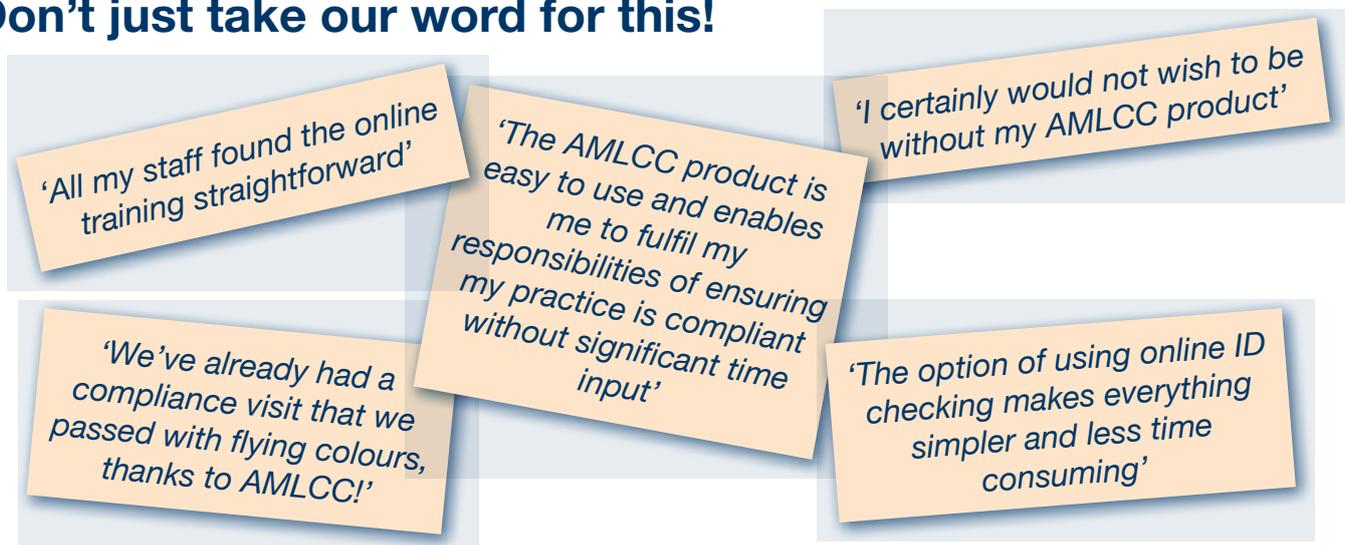


### Are you prepared for a compliance visit?

- Compliance manual
- Policy statement
- Fully trained
- Risk assessments
- Electronic verifications
- Record keeping
- Reporting procedures in place
- Up to date knowledge

**Prove compliance in a cost effective way and allow us to provide you with peace of mind**

### Don't just take our word for this!



The product is available to IAB members at a discounted price of **£147** plus VAT. This gets you a hard copy compliance manual and four logins to our online site.

To take advantage of the discount please enter 'AMLIAB' in the discount box when subscribing.

There is also an electronic version of their product available (excludes hard copy compliance manual) for just £99 plus VAT. Please enter 'EMLIAB' for the electronic version.

#### **FREE ONLINE DEMONSTRATION**

For further details or for a free online demonstration please contact us on **01455 555 468** or email [admin@amlcc.co.uk](mailto:admin@amlcc.co.uk). The demonstration will last approximately 20 minutes.



# STUDY TEXT BOOKS

IAB study text books are available, covering the QCF bookkeeping range of qualifications as well as the 2008-2010 accredited qualifications. Written by IAB examiners, especially for learners working towards IAB qualifications, they cover the entire syllabus and feature worked examples, sample questions and answers. They are an invaluable part of the study process.

The costs of these study texts have been kept to a minimum, and prices shown are for a UK delivery address and include post and packing.

If you don't want to miss out, complete the order form below and return it to the IAB by post, fax or email – [studytext@iab.org.uk](mailto:studytext@iab.org.uk)

Item	Quantity	Price	Total
<b>IAB Level 1 Bookkeeping</b> incorporating <b>IAB Level 1 Award in Bookkeeping QCF &amp;</b> <b>IAB Level 1 Award in Manual Bookkeeping QCF</b>		£25.00	
<b>IAB Level 2 Bookkeeping</b> incorporating <b>IAB Level 2 Certificate in Bookkeeping QCF &amp;</b> <b>IAB Level 2 Award in Manual Bookkeeping QCF</b>		£30.00	
<b>IAB Level 3 Bookkeeping</b> incorporating <b>IAB Level 3 Certificate in Bookkeeping QCF &amp;</b> <b>IAB Level 3 Certificate in Manual Bookkeeping QCF</b>		£30.00	
<b>IAB level 4 Diploma in Accounting to International Standards*</b>		£25.00	
Select which delivery method you prefer ** (see note below)			
First Class UK postage per book		Included	
Upgrade to Special Delivery per book (this only guarantees delivery, not faster despatch)		£4.00	
<b>TOTAL ORDER</b>			

**I would like to pay by:**

Debit/Credit Card

Cheque (made payable to IAB)

**Please charge : £** .....

Visa

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Maestro/Electron/Visa Delta

Card Number .....

Expiry Date ..... Start Date .....(if applicable)

3 Digit Security No ..... Issue No .....(if applicable)

I authorise you to charge my debit/credit card with the amount stated above.

Full Name: .....

IAB Student Number: ..... Tel No: .....

Date of Birth: ..... Email: .....

Delivery Address: .....

Town: ..... County: .....

Postcode: .....

Signature: ..... Date: .....

**\*Original 2008-2010 Accredited Qualification Book**

**\*\* If you select the UK standard First Class postage option and the book is lost, you will be required to pay for any replacement required including postage. Only Special Delivery and Courier service is trackable with guaranteed delivery. Orders are sent out within 10 days and the special delivery upgrade does not guarantee next day delivery, only the guaranteed delivery or replacement as outlined above.**

**IAB Qualifications for Business** is a trading name of the International Association of Bookkeepers  
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