

Trust Registration Service

A practical guide to the Trust Registration Service

Step 1 - How to register for a Government Gateway ID



The Trust Registration Service

A practical guide to completing TRS registration

HMRC now requires all relevant Express Trusts to be registered on their Trust Registration Service (TRS) and this is now UK law. It also requires you to keep HMRC informed of any changes that occur through the trust's lifetime and we have created a series of guides to help you through this journey.

What is an Express Trust?

An Express Trust is one that was **deliberately created by a settlor** (individual) during their lifetime and all the HSBC Life Trusts are Express Trusts and must be registered on TRS.

Failure to register a Trust may result in a fine from HMRC.

For information on what you need to provide for the TRS then please use the enclosed link - www.gov.uk/guidance/register-a-trust-as-a-trustee

The Trust Registration Service

A practical guide to completing TRS registration

HSBC Life has produced the following practical guide to assist you and your trustees through the process of how to use the Trust Registration Service.

In this section we show you the process of how to obtain your **Organisation** Government Gateway ID.

We have broken this guide down into a page-by-page account of the service and how to deal with each of the questions that you will be asked.

We also provide additional information and support that can be located on the HSBC Life website:

www.life.hsbc.co.uk/customers/trs

Step 1 - How to register for a Government Gateway ID

A practical guide to completing TRS registration

What will I need to set up my Government Gateway ID?

Please use the following link to start the process of creating your Government Gateway ID and please remember that HMRC require a Gateway ID for each individual trust.

Click on the enclosed link or copy it into your search bar, once open click the sign in button - <https://www.gov.uk/log-in-register-hmrc-online-services>

Before you start the process to obtain a Government gateway ID then you will need the following information:

- ◆ The name of the person applying for gateway ID,
- ◆ an email address,
- ◆ a **memorable password**
- ◆ A phone to help with the HMRC text service and a pen and paper to make a note of your password and recovery word
- ◆ Please remember that the type of account you will need to choose is an Organisation account (which includes trusts)

Step 1 - How to register for a Government Gateway ID

<https://www.gov.uk/log-in-register-hmrc-online-services>

Sign in using Government Gateway

Government Gateway user ID

This could be up to 12 characters.

Password

Sign in

[Create sign in details](#)

Problems signing in

[I have forgotten my password](#)

[I have forgotten my Government Gateway user ID](#)

[I have forgotten my Government Gateway user ID and password](#)

Click create sign in details to start the process to create the required Organisation Gateway ID

Step 1 - How to register for a Government Gateway ID

Enter your email address

This will only be used to send you security updates or if you need to recover your sign in details.

To confirm it is your email address we will send you a code.

Email address

Continue

Please insert the details of the person who is involved in the trust, this could be the settlor, the lead trustee or even an agent if they are registering the Trust on your behalf.

Step 1 - How to register for a Government Gateway ID

Enter code to confirm your email address

We have sent a code to: Joe.bloggs@hsbc.com

The code will expire in 30 minutes.

! If you use a browser to access your email, you may need to open a new window or tab to see the code.

Confirmation code

For example, DNCLRK

[▶ I have not received the email](#)

Confirm

You will receive an email from HMRC with a 6 DIGIT confirmation code on it, which you will need to enter in the box on this page. Once you have done that, please click the green confirm button.

Step 1 - How to register for a Government Gateway ID

What is your full name?

Continue

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Ideally you want to enter the name of the person you want to be the lead trustee.

This is the person whom HMRC will correspond with, when and if necessary.

Step 1 - How to register for a Government Gateway ID

Create a password

Your password needs to be 10 or more characters. To help you create a long and strong password, the National Cyber Security Centre recommends using three random words.

You can use a mix of letters, numbers or symbols in these three words.

Password

Confirm your password

[Continue](#)

[Get help with this page](#)

The next stage is to create a password.

It would be prudent to record the email address and password you have used to create this ID in a safe place.

Your password needs to be 10 or more characters which could be a mixture of letters numbers and symbols, making it difficult to hack.

Step 1 - How to register for a Government Gateway ID

**Your Government
Gateway user ID is:**

12 34 56 78 90 01

We have sent it to Joe.bloggs@hsbc.com

You will need your user ID and your password each time you sign in to Government Gateway.

Continue

You will now receive your Government Gateway ID, on screen and by email. You will need this and your password to start the process of registering the trust or to make changes to the trust as and when they occur.

Please note that you will require a new Government Gateway ID for every trust you wish to register.

If you do not receive an email, please check your spam folder.

Please note that this ID is for demonstration purposes only

Step 1 - How to register for a Government Gateway ID

Choose the type of account you need

- Individual
Includes personal tax account, tax credits, Self Assessment and Child Benefit
- Organisation
Includes limited companies, partnerships, charities, trusts and estates
- Agent
Includes accountants acting on behalf of clients, payroll bureau and bookkeepers

Continue

You are then presented with which the type of account you need to choose to register a trust.

You must select an Organisation account.

Please remember that each trust must have its Own Gateway ID.

Step 1 - How to register for a Government Gateway ID

You need to set up additional security

This is to make sure only you can sign in.

[Continue](#)

[Get help with this page](#)

Once you have selected the account, you will then be presented with a series of questions to set up additional security.

Step 1 - How to register for a Government Gateway ID

How do you want to get access codes?

Text message

Get codes sent to a mobile phone.

Voice call

Get codes by automated message to a UK mobile or landline.

Authenticator app for smartphone or tablet

Get codes generated by an authenticator app on your mobile device such as a smartphone or tablet.

Continue

You will be given a choice of how you would like to receive the access code.

We have found that the quickest method is to receive codes by **text message**.

And this presentation will follow on from that choice.

Step 1 - How to register for a Government Gateway ID

The next two slides represent the questions that are asked and the information that is required to be supplied

Are you adding a UK mobile number?

Yes No

[Continue](#)

[Get help with this page](#)

Enter a UK mobile phone number

We will send an access code to this mobile phone by text message.

UK mobile phone number

0123456789

[Choose a different way to get access codes](#)

[Send access code](#)

[Get help with this page](#)

Step 1 - How to register for a Government Gateway ID

A 6-digit code from 60551 will be sent to the number you have registered, and it must be used within 15 minutes.

Enter the access code

We have sent a 6 digit access code to +xx123456789x

It may take a few minutes to arrive

If you have a UK mobile your 6-digit code will arrive from the phone number 60 551.

Access code

Problems with this code? [Try another option](#)

Continue

You've set up additional security

Every time you sign in we will request an access code.

If you've set up more than one security preference you'll be able to choose how you get the access code.

Continue

[Get help with this page](#)

Step 1 - How to register for a Government Gateway ID

Government Gateway

You have not added a tax to your business tax account

You must add a tax to your business tax account to manage it online.

You will need information like your Unique Taxpayer Reference (UTR) to [add Self Assessment](#).

Add a tax, duty or scheme now >

[Help with your business tax account](#)

[Check if your Self Assessment is in another account](#)

[Video - How do I add a tax to my business tax account? \(opens in new tab\)](#)

[How do I add a tax to my business tax account? - video transcript](#)

[Video - I can't access Self Assessment online using my business tax account \(opens in new tab\)](#)

[I can't access Self Assessment online using my business tax account - video transcript](#)

Other services

[Anti-money laundering supervision](#)

[Is this page not working properly? \(opens in new tab\)](#)

After adding the additional security.

You will be asked a series of questions to finish off setting up the Organisation ID.

Please select the green tab as this will help HMRC understand what you are trying to do.

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English | [Cymraeg](#)

What do you want to add?

- Corporation Tax
 - Employers or intermediaries, for example PAYE for employers or CIS
 - Self Assessment for individuals, sole traders, partnerships or trusts, or Making Tax Digital for Income Tax
 - VAT and VAT services, for example EC Sales List
- or
- Other taxes or schemes

[Continue](#)

[Is this page not working properly? \(opens in new tab\)](#)

We want to add a trust account so please select **the third option** (as shown here) and then select the Green continue button.

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Which of these best describes you?

Individual or sole trader

Partnership

Trust

Continue

[Is this page not working properly? \(opens in new tab\)](#)

You are now given three options.
We are registering your trust so
please select option 3 and the press
the green Continue button

Step 1 - How to register for a Government Gateway ID

Have you registered your trust?

We will have sent you a Unique Taxpayer Reference (UTR) for your trust if you have already registered it.

Yes

No

[Continue](#)

[Is this page not working properly? \(opens in new tab\)](#)

In the majority of cases , this will be the first time that you have registered the trust with HMRC.

So please select No and Continue.

If you have registered you trust previously, and it has completed a tax return then you will have a Unique Tax reference number and you should answer - Yes and then continue.

Step 1 - How to register for a Government Gateway ID

English

Register your trust before you add this service to your account

When you get a Unique Taxpayer Reference (UTR) for the trust, sign in to your account and add Self Assessment Online for Trusts.

[Register your trust](#)

[I do not want to do this now](#)

[Is this page not working properly? \(opens in new tab\)](#)

You will now be asked to register your trust.

Please select the Green button to move to the registration process.

The next stage is covered in our second guide.

Step 1 - How to register for a Government Gateway ID

If you have followed the previous steps, then you are now able to progress to step 2 of the process which is Register the trust.

We have produced another guide to assist you with the registration and we will cover what you need in that presentation.

If you have any further questions, then please use the HSBC life website: - www.life.hsbc.co.uk/customers/trs

Or the HMRC website: - www.gov.uk/guidance/register-a-trust-as-a-trustee

From the 1st September 2022, trusts must be registered with the Trust Registration Service (TRS) managed by HMRC. The TRS record for this trust must be updated to reflect the appointment of the trustee(s). If you require further information about TRS, please visit our website: <https://www.life.hsbc.co.uk/advisers/investment-advisers/trs/>

This document is based on HSBC's understanding as at 1st August 2022 of the provisions of the Money Laundering and Terrorist Financing (Amendment) Regulations 2019 and the HMRC Trust Registration Service Manual, as they apply to the registration of trusts. It does not constitute legal or tax advice. HSBC takes no responsibility for reliance on this document and recommends that professional advice is obtained where necessary in relation to your specific circumstances.

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