



MTD Rental Income Checklist

To be ready for MTD, please ensure you have completed the following checklist by:

Friday 31st October 2025

- ☐ **Government Gateway Account**

Make sure you have an active Government Gateway account.

Check you can log in successfully and know your username and password.

If you don't have one, register for a Government Gateway account as soon as possible.

Please [click here](#) for guide on "How to set-up a Government Gateway Account"

- ☐ **Separate Bank Account**

Have **one** bank account solely for rental income and rental expenses.

Note: If property is owned jointly you will only need one rental bank account.

DO NOT mix personal transactions with rental bank account.

- ☐ **Credit Cards**

If you use a credit card for rental expenses, ensure it's used only for this purpose.

Please ensure that this is paid by the relevant rental income account.

- ☐ **Review Expenses**

Review your expenses to ensure that any related rental income are paid via the MTD account only.

Stop using your MTD related accounts/cards for personal spending.

- ☐ **Contact Details**

Ensure your contact details (email, phone, address) are up to date with HMRC.

Please email mtd@rbp.co.uk when you have completed the above