



MTD Self-employed and 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 Accounts**

Have **one** bank account solely for self-employed income and expenses.

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 either bank accounts.

- ☐ **Credit Cards**

If you use a credit card/s for either self-employed or rental expenses, ensure separate cards are used for each source of income.

Please ensure these are paid by the relevant self-employed or rental income bank account.

- ☐ **Review Expenses**

Review your expenses to ensure that any related to your self-employed or rental income are paid via the MTD accounts only.

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

To provide guidance on allowable business expenses [please click here](#) for the RBP expenses form.

- ☐ **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