Zipptax

Tax refunds without the fuss.

Could you be owed tax back?

Simple.
Compliant.
Fast.

zipp.tax

Hello!

Millions of UK workers pay for their work travel, meals and kit, out of their own pocket, and never claim a penny back. We're here to help you fix that.

Our clever app connects securely to your bank, finds all work related expenditure and turns it into an evidenced claim. No need to keep that shoebox of receipts, or rebuild a mileage log from memory.



Honest by design

Every journey we claim is matched to real transactions in your bank statement. You review each one and can exclude anything that isn't right. Before anything is submitted, you read and sign HMRC's expenses declaration in the app. Nothing is filed until your claim is complete.

Scan the code to see if you qualify.

Trustpilot

As of October 2026

What can you claim for?

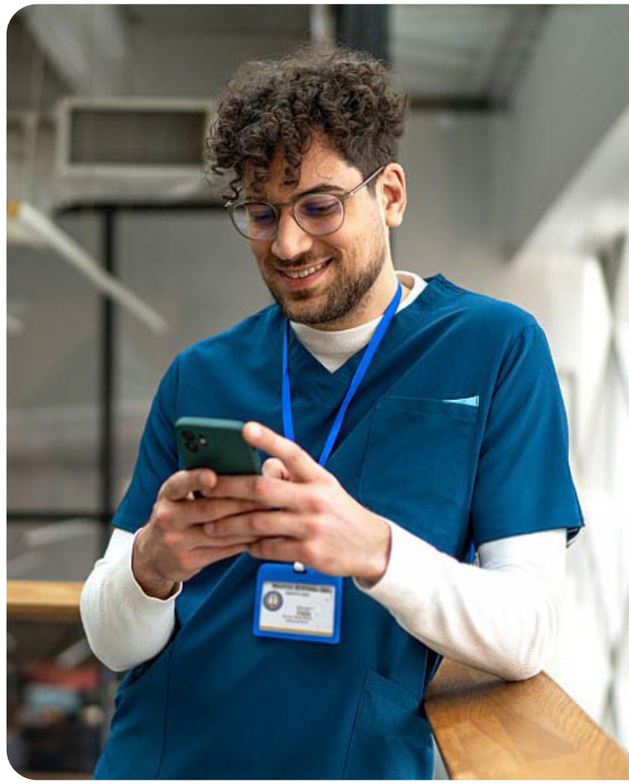
You don't need to remember all of this. Connect your bank and the app spots likely work spending for you, like the lunches you buy on site days, then asks you to confirm.

Here's what can be claimed for (as long as it is for work and it hasn't already been reimbursed):

- Breakfasts & lunches
- Work clothing and PPE
- Laundry for uniforms and branded workwear
- Insurances
- Additional training
- Fuel costs/mileage
- Tools (PAYE and CIS)
- Work from home
- Office supplies
- Public transport (trains, taxis)
- Courses
- Subscriptions and licences

What doesn't count

Your normal commute, and anything your employer already covers. We'd rather tell you now than have HMRC tell you later.



Who is eligible?

You may be eligible if:

Employed: You're employed through PAYE, or work in construction under CIS.

Earnings: You earn over £12,500 a year. No tax paid, no tax back. Sorry.

Travelling: You travel to more than one workplace for your job.

HMRC-ready.
No homework required.

Paperwork? Mostly done for you

The app builds your mileage and expenses record from your bank data, so there's no log to reconstruct. You'll just need your NI number, photo ID, proof of address and employment contract. Don't have them to hand? Add them later and we'll chase you (politely). Receipts are nice-to-have, but not a must.

Your audit report

When you sign, the app generates a line-by-line audit report for each tax year. It covers every journey, every matched purchase, and your signed declaration, date-stamped. It's emailed to you within about 15 minutes, ready if HMRC ever asks. So your claim isn't 'I think I drove there sometime in 2023.' Because with HMRC, 'probably' isn't a filing strategy.

What is in it for you?

Full honesty: you can claim directly from HMRC for free, and nothing's stopping you from doing so. However, working out four years of journeys, receipts and tax rules does take time that most people don't have. Our app does it in one sitting.

You deal with the app. We deal with the tax claim.

> **"I'd been driving between sites for three years and never claimed a penny. I assumed it'd mean weeks of digging out receipts.**
>
> **Instead I connected my bank, answered a few questions, and the app had worked out my journeys before I'd finished my coffee. I checked it, signed it, done. Wish I'd done it years ago."**
>
> **Josh K – Care Worker**



Your year at a glance – journeys, miles and purchases matched. Each tax year gets its own evidence pack, because HMRC treats every year separately. Once you've done one year, the rest mostly answer themselves.

Four steps. That's it.

1 Get set up

Sign in with a one-time code, so there's no password to forget. Check the details we've already filled in from your call, then connect your bank securely through Yapily (FCA-authorised).

2 Your work journeys

Tell us where you work and how you travel. The app reads your statements, builds your journeys and matches purchases to them. If something looks odd, it'll ask, like 'Lots of weekend coffees in Glasgow. Do you work weekends?' You confirm or exclude each one.

3 Other income and tax details

A few quick yes/no questions (student loan, P11D, self-assessment and so on), plus any tools, uniforms or professional subscriptions. You don't need to be a tax expert. That's the whole point.

4 Review and sign

Check your record, sign the declaration on screen, and tell us where to send your refund.

You can leave and come back anytime – progress is saved as you go. Remember, your personal claims manager is always on hand should you need help.



Show me the money.

What can a claim be worth?

PAYE claims:

Each year an individual has a claim for, can be worth up to £750. It is possible to back date claims up to 4 years. This can potentially be worth £3,000.

£750
per year*

CIS claims (construction):

CIS Construction workers can expect up to £4,500 per year in terms of value (subjective). So a full 4 years worth of claims can be worth up to £18,000.

£4,500
per year*

*before fees

55p
per mile

HMRC's approved rate for the first 10,000 business miles from 6 April 2026 (45p for earlier tax years).

Worked example: Say you drive 5,000 work miles this tax year and your employer pays nothing towards them. That's 5,000 × 55p = £2,750 of relief. As a basic-rate taxpayer, you'd get 20% of that back: £550.

Illustrative only.





What it costs

No hidden extras. Here's what we charge:

Employed (PAYE):
37.5% of your refund + VAT, with a minimum fee of £99 + VAT.

Construction (CIS), including your tax return:
£220 + VAT.

Done a bit of both?
Plenty of people have mixed self-employed and PAYE work over the years. We'll work out whether you're owed a refund and tell you the fee upfront, before you commit to anything.

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