Zipptax

You've done the miles. We'll do the maths.

Military tax refunds, without the admin.

Could you be owed tax back for travel to postings, courses or other temporary workplaces?

zipp.tax

Simple.
Compliant.
Fast.

At ease.



You've got enough paperwork in your life already. Assignment orders, payslips, travel claims, and receipts for the odd bit of kit you've had to pay for yourself. Working out what you can claim tax back on shouldn't have to become another mission.

Forces life moves you around: temporary postings, courses, training, time overseas. Sometimes you cover part of the cost yourself. If the MoD hasn't paid the full amount HMRC allows, you may be owed tax back.

Our app does the hard part. Connect your bank, tell us where you've been based, and it builds your claim from what you've actually spent.

Check your eligibility

Every journey in your claim is matched to real transactions in your bank statement. You see each one, and you can exclude anything that wasn't duty. Before anything goes to HMRC, you read and sign their expenses declaration in the app. Scan the code to check if you qualify.

Trustpilot

As of October 2026

What can you actually claim for?

Quite a bit, potentially. Depending on your circumstances, your claim could include:

- Travel and mileage to and from temporary postings and workplaces, including eligible overseas postings.
- The mileage gap. If the MoD paid you less per mile than HMRC's approved mileage rate, you can claim relief on the difference.
- Food. Certain meal costs while you're working away from your normal workplace.
- Mess Dress. The cost of eligible Mess Dress.
- Courses and training. Career courses, trade training, CMT, resettlement courses and eligible training at civilian locations.
- Pre- and post-deployment training. Eligible travel and costs for qualifying training.
- Temporary postings. Assignments expected to last under 24 months can count as temporary workplaces for tax.

And yes, "I was posted there for a bit" can matter a surprising amount to your tax.

What doesn't count: your commute to a permanent base, and anything already paid back in full. We don't claim things just because they sound plausible.

The app finds it for you: Can't remember half of this? You don't need to. The app reads your bank statements and spots likely duty spending, like fuel near a training area or lunches on course days. Then it asks you to confirm.



Who can claim?

Serving or left. You're serving now, or you've left, and had qualifying expenses in the last four tax years.

Temporary workplaces. This is one of the main things HMRC looks at. Postings under 24 months can generally qualify, in the UK or overseas.

Paying tax. You've paid income tax on your forces pay. No tax paid, no tax back. Sorry.

Reservists. Usually not eligible if most of your service is in one place, but circumstances differ.

The important bit: You don't need to work any of this out before you start. The app asks the questions, you give the answers, and we do the heavy lifting.

Four steps. No forms in triplicate.

Paperwork? We've tried to make it less painful.

The app builds your mileage and spending record from your bank data, so most of the legwork is done.
You may still need:

- Assignment Orders, or details of the bases you've attended
- Payslips, plus P60s and P45s where relevant
- Receipts for anything that isn't on your bank statement
- Photo ID and proof of address

Lost some of it? Don't panic. Assignment Orders are available through JPA, although records can be deleted after 60 days. Payslips can be downloaded from JPAC. Add what you have and skip what you don't. Your claims manager will help you track down the rest.

Your audit report

Once you sign, the app builds a line-by-line audit report for each tax year. It covers every journey, every matched purchase, and your signed, date-stamped declaration. It lands in your inbox in about 15 minutes. 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. But military claims get complicated quickly, with multiple postings, overseas travel, allowances and gaps in your records.
That's where we come in.

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

Your bank data, your call: We get read-only access, so we can see transactions but can't touch your money. You decide what goes into your claim, and anything that isn't duty-related stays out.

Getting you started in 4 simple steps

1

Get set up

Sign in with a one-time code sent to your email. There's no password to forget. We pre-fill your details from your first call, so you just check them, then connect your bank. No giant tax questionnaire.

2

Your postings and travel

This is where the military bit comes in. Add the bases, postings, courses and training areas you've been to, and how you got there: home to posting, home to course, base to training area, UK to overseas. If the MoD paid you mileage, slide in the rate and the app works out the gap.

3

Let the app do the maths

It reads your statements, builds a journey-by-journey record and matches what you bought along the way. If something stands out, it'll ask, like "You bought 40 coffees near Catterick. Were you on a course?" You confirm or exclude each journey, then answer a few quick questions on things like student loans, pensions and allowances. You don't need to be a tax expert. That's rather the point.

4

Review and sign

Check your record, sign HMRC's expenses declaration on screen, and tell us where to send your refund. Nothing goes to HMRC until your claim is complete.

You can leave and come back anytime – Military life doesn't run to a timetable, so the app saves as you go. Pick it up wherever you are, whenever suits.



The bit you actually care about.

There's no standard military refund. Yours depends on where you've travelled, how often, what you paid yourself, and the allowances you've already had. It could be higher than you think, lower, or nothing at all. The point is finding out.

4 tax years

You can generally look back over the last four tax years. Each year gets its own evidence pack, because HMRC treats every year separately. Once you've done one, the others mostly answer themselves.



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.

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.

Myth-buster

"The MoD pays me mileage, so I'm not owed anything."

Not necessarily. Getting an allowance doesn't automatically mean there's nothing to claim. If what you received is below HMRC's approved mileage rate, the difference may qualify for relief.

Zipptax

Four years. One app.

Your postings.
Your journeys.
Your expenses.
Your claim.

No rebuilding years of mileage from memory. No wrestling with tax forms at the kitchen table. No becoming unexpectedly passionate about HMRC guidance.

Scan the code and open the app on your phone. There's nothing to download. Answer a few questions and we'll take it from there.

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