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CHECKLIST

VAT debt and gambling: your action checklist

- [ ] Contact HMRC this week to confirm the VAT debt and ask about Time to Pay options.
- [ ] Open a separate business bank account if you don't have one, and move VAT funds there.
- [ ] Set up spending limits or dual approval on your business account if your bank offers it.
- [ ] Register with GamStop or install blocking software on your work devices.
- [ ] Call the National Gambling Helpline on 0808 8020 133 to talk through your situation.
- [ ] Tell your accountant what's happened so they can help you sort the books and plan ahead.
- [ ] Set up a direct debit to HMRC once a payment plan is agreed, so VAT leaves automatically.