



LIMITED COMPANY SERIES

WE DO THE PAPERWORK

LIMITED COMPANIES · CHANGING ACCOUNTANT

Switch Your Accountant in 3 Simple Steps

Already have an accountant and think moving is a hassle? It is not. You can switch at any time of year, your filings never break, and we do all the paperwork. Here is exactly how it works.

YOUR TIME, TOTAL	COST TO SWITCH	STEPS TO MOVE
10 min	£0	3

• READ THIS FIRST

Switching is faster and easier than you think

Almost every director who stays put does so for one reason: the belief that changing accountant is a hassle. It is the single biggest myth in this corner of running a company. Here are the three things that are actually true.

The three facts that change the decision

WHEN YOU CAN MOVE	BREAK IN YOUR FILINGS	COST TO SWITCH	YOUR EFFORT
Any time	None	£0	10 min
No need to wait for year-end	History and deadlines carry over	Moving to us is free	You say yes, we do the rest

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💡 THE ONE THING TO TAKE AWAY
You do not have to have the awkward conversation with your current accountant, and you do not have to wait for the right moment. **You say yes, and we take it from there.** The only effort on your side is around ten minutes of approvals.

🕒 What we will need from you ABOUT 10 MINUTES

- A yes**, and your approval of one short authority to act
- Your current accountant's name** and contact details
- Your company details:** name, number and Government Gateway sign-in

01 HOW IT WORKS

The three steps to switch

From your yes to us taking over, the move runs on three short steps. You are involved in the first one for a few minutes. We carry the other two.

**STEP 1 · YOU SAY YES**

One short **authority to act** and we are off. You confirm you would like us to act and approve the engagement, which takes about **ten minutes of your time in total**. That is the full extent of the effort on your side. There is no leaving fee to pay us, and no charge to move to Zmartly.

**STEP 2 · WE CONTACT YOUR CURRENT ACCOUNTANT**

We send the **professional clearance letter** to your outgoing accountant, with your consent to do so. Under their professional body's code of ethics they must reply to a reasonable request without undue delay and hand over your records, prior accounts and tax history. **You do not have to have the awkward conversation**. We handle the whole exchange for you.

**STEP 3 · WE GET AUTHORISED WITH HMRC AND COMPANIES HOUSE**

We set up **agent authorisation with HMRC** (the 64-8, usually done online via the digital handshake you approve with your Government Gateway sign-in) so we can deal with your Corporation Tax and filings. We also register as your **presenter at Companies House**. Once the authorities are live, we take over your accounts, payroll, VAT and deadlines.

**ONE SMALL THING TO BE AWARE OF**

If you owe your current accountant unpaid fees, they may hold a **lien** over some papers until the bill is settled. It is uncommon, it does not stop the move, and we will flag it early if it applies. Everything the law says is yours, such as your statutory records and company information, must still be released.

**HOW LONG DOES IT TAKE**

Online HMRC agent authorisations are typically processed within **two to three working days** of you approving them. Clearance from the previous accountant can take a little longer at their end, but none of it requires anything further from you, and none of it interrupts your filing position.

02 WHO DOES WHAT

We do almost everything. You do almost nothing.

This is the heart of why switching is no hassle. Read down the two columns. Nearly every task sits on our side of the line.

THE TASK	WE HANDLE THIS	YOU DO THIS
Decide to move	Make the case, no pressure	Say yes
Engagement and authority to act	Draft it and send it to you to approve	Approve it, about 10 minutes
Tell your current accountant	Send the professional clearance letter for you	Point us at who they are
Collect your records	Request and chase prior accounts, returns and tax history	Nothing
HMRC agent authorisation	Set up the 64-8 for Corporation Tax, VAT and PAYE	Approve the digital handshake
Companies House	Register as your presenter and filing agent	Nothing
Review prior filings	Check the last accounts and returns for errors or missed savings	Nothing
Catch up late filings	Bring you up to date if you are behind	Hand over what you have
Run things going forward	Accounts, Corporation Tax, VAT, payroll and deadlines	Get on with the business

The professional clearance letter and the handover of your records are governed by the outgoing accountant's code of ethics (for example ICAEW R320.7C, which requires prompt transfer of records on a reasonable request).



IN PLAIN TERMS

Your list has three items on it: **say yes**, **approve the authority**, and **tell us who your current accountant is**. Our list has everything else. That is the whole hassle, and it is about ten minutes.

03 MYTH VERSUS FACT

The four myths that keep people stuck

Most directors who stay with an accountant they have outgrown do so because of one of these four beliefs. Each one is wrong, and here is why.

THE MYTH	THE REALITY
"I have to wait until my year-end."	No. You can switch at any point in the year . There is no need to time it around your accounting date, and there is no gap in your filings when you move.
"It is too much paperwork."	No. We do the paperwork . The clearance letter, the HMRC and Companies House authorities and the records request are all on us. Your part is a few approvals.
"My accountant will block the move."	They cannot. Under their professional code of ethics they must respond to a reasonable clearance request without undue delay and release your records and information.
"I will lose my filing history."	No. Your history transfers . Prior accounts, tax returns and your record with HMRC and Companies House all carry over and stay intact.

Sources: GOV.UK, Authorising an agent to deal with your tax affairs; ICAEW Code of Ethics, change of professional appointment (duty to respond to a professional enquiry and transfer records promptly).



THE COST OF STAYING PUT

The real risk is not switching. An accountant who is slow, unresponsive or simply not looking can cost you in **missed claims, late penalties and overpaid tax** year after year. Staying out of inertia is the expensive option, not the safe one.



YOU DO NOT BURN ANY BRIDGES

A professional handover between accountants is routine and expected. Your current accountant deals with this all the time. Nobody takes it personally, and **you never have to make the call**. We do.

04 THE UPSIDE

What you actually gain by moving

Switching is not just about removing a hassle. A fresh pair of eyes on your company often pays for itself in the first review.

✓ A fresh review of your position

When we take over we look back at your last accounts and returns. We regularly find **allowable costs that were missed**, the wrong profit-extraction mix of salary and dividends, reliefs left unclaimed and simple errors that quietly cost money. A switch is the natural moment to fix all of it.

🕒 Behind on your filings? We catch you up

If your accounts or Corporation Tax are **overdue**, moving to us is also how you get current again. We can bring late filings up to date as part of the switch, deal with HMRC and Companies House for you, and help limit penalties.



CORPORATION TAX, ALWAYS CURRENT

For the 2026/27 year Corporation Tax runs from **19% small-profits rate to 25% main rate**, with marginal relief between £50,000 and £250,000 of profit. Getting the profit-extraction and timing right around these bands is exactly the kind of thing a fresh review picks up.



IF YOU ARE BEHIND, DO NOT SIT ON IT

Late Companies House and Corporation Tax filings attract **automatic penalties that grow the longer they wait**. The fastest way to stop the clock is to hand it to someone who will deal with it. See our recovery service at zmartly.co.uk/services, and we will fold the catch-up into your switch.



READY WHEN YOU ARE

The move takes about ten minutes of your time, costs you nothing, and never breaks your filings. The only thing left to do is say yes. Turn the page to start.



— FREE NO-OBLIGATION SWITCH CALL

Ready to switch? It takes about **10 minutes**

Book a free, no-obligation call and a CIMA-qualified accountant will set the whole move in motion. We contact your current accountant, get authorised with HMRC and Companies House, and take over. You barely lift a finger.

- ✓ We send the professional clearance letter, so you never make the awkward call
- ✓ We set up HMRC and Companies House authority and collect your records
- ✓ A fresh review of your prior filings, often finding savings or fixing errors
- ✓ Reviewed by a **CIMA-qualified** accountant (ACMA, CGMA)

★★★★★ 4.9 on Google · 56 reviews



SCAN OR VISIT

zmartly.co.uk/contact

Or call **020 8175 5145** · info@zmartly.co.uk
Mon–Fri, 9am–5pm

About this guide. Reviewed by Harvey Dhillon, ACMA CGMA. The agent-authorisation process is verified against GOV.UK, Authorising an agent to deal with your tax affairs (form 64-8 and online agent authorisation). The duty of an outgoing accountant to respond to a professional clearance enquiry and transfer records is set by their professional body's code of ethics. This guide is general information, not advice for your specific circumstances. Always confirm your position with a qualified accountant before acting. © Zmartly 2026.