zmartly

ZMARTLY FACTSHEET SERIES

LIMITED COMPANIES

Switch Your Accountant in 3 Simple Steps (We Do the Paperwork)

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 it costs you nothing to move. This guide shows the three simple steps, who does what (almost everything is on us), and busts the myths that keep directors stuck.

Tax year **2026/27** · Prepared by **Harvey Dhillon** · Last reviewed **7 February 2026** · Sources: gov.uk

CORPORATION TAX

19% – 25%

01 The three simple steps

From your yes to us taking over, the move runs on three short steps. You are only hands-on for the first one, and that takes about ten minutes in total. Step 1: you say yes. One short authority to act and we are off. Step 2: we contact your current accountant. We send the professional clearance letter with your consent, and under their code of ethics they must respond to a reasonable request without undue delay and hand over your records, prior accounts and tax history, so you never have the awkward conversation. 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, and we register as your presenter at Companies House. Then we take over.

- Step 1: you say yes and approve one short authority to act, about 10 minutes of your time.
- Step 2: we send the professional clearance letter to your current accountant and handle the whole exchange.
- Step 3: we set up the HMRC 64-8 (online agent authorisation) and register at Companies House, then take over.

GOOD TO KNOW

Online HMRC agent authorisations are usually processed within two to three working days of you approving them, and none of it interrupts your filing position.

02 What we handle, and what you do

This is the heart of why switching is no hassle. We do almost everything. We draft the engagement, send the professional clearance letter, request and chase your records, set up HMRC agent authorisation for Corporation Tax, VAT and PAYE, register as your presenter at Companies House, and review your prior filings for missed savings or errors. Your list has just three items on it: say yes, approve the authority to act, and tell us who your current accountant is. That is the whole effort, and it is about ten minutes.

- We handle: the clearance letter, the records request, HMRC and Companies House authority, and the review of prior filings.
- You do: say yes, approve the authority to act, and point us at your current accountant.

GOOD TO KNOW

There is no leaving fee to pay us and no charge to move to Zmartly. Moving accountant is free.

03 The switching myths, busted

Most directors who stay with an accountant they have outgrown do so because of one of four beliefs, and each one is wrong. “I have to wait until my year-end”: no, you can switch at any point in the year with no gap in your filings. “It is too much paperwork”: no, we do the paperwork. “My accountant will block the move”: they cannot, because under their professional code of ethics they must respond to a reasonable clearance request and release your records. “I will lose my filing history”: no, your prior accounts, tax returns and record with HMRC and Companies House all carry over and stay intact.

- You can switch at any time of year, not just at your year-end.
- We do the paperwork, so the paperwork is not your problem.
- Your outgoing accountant has a professional duty to release your records.
- Your filing history and deadlines transfer with you and stay intact.

GOOD TO KNOW

The real risk is staying put: a slow or inattentive accountant can cost you in missed claims, late penalties and overpaid tax, year after year.

04 What a switch is worth, and your next step

Switching is not just about removing a hassle. When we take over we review your last accounts and returns, and we regularly find allowable costs that were missed, the wrong salary and dividend mix, reliefs left unclaimed and simple errors that quietly cost money. And if you are behind on your accounts or Corporation Tax, 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. 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.

GOOD TO KNOW

Behind on filings? Late Companies House and Corporation Tax penalties grow the longer they wait. We will fold the catch-up into your switch.

Common questions

Do I have to wait until my year-end to switch accountant?

No. You can switch at any point in the tax year. There is no need to time it around your accounting date, and there is no break in your filings when you move.

How much does it cost to switch to Zmartly?

Nothing. There is no charge to move to us. You may have outstanding fees to settle with your current accountant, but moving itself is free.

Do I have to tell my current accountant I am leaving?

No. We send the professional clearance letter and handle the whole handover for you, so you never have to make the awkward call.

Can my old accountant refuse to hand over my records?

Under their professional body’s code of ethics they must respond to a reasonable clearance request without undue delay and transfer your records. They may hold a lien over some papers if you owe them unpaid fees, but your statutory records and company information must still be released.

How long does it take to switch?

Online HMRC agent authorisations are usually 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.

What does the authorisation with HMRC actually involve?

We set up agent authorisation, the 64-8, usually done online via the digital handshake you approve with your Government Gateway sign-in. That lets us deal with your Corporation Tax, VAT and PAYE. We also register as your presenter at Companies House.

NEXT STEP

Get expert eyes on your tax

Book a free 30-minute Tax Health Check — we review your situation, sense-check the figures and show you where you could save.

Scan to book a free call

For guidance only — this factsheet does not constitute professional advice and is not a substitute for advice based on your specific circumstances. Whilst every care has been taken in its preparation, it may contain errors for which we cannot be responsible. Figures are for the 2026/27 UK tax year (England, Wales & Northern Ireland) and may change. Scottish taxpayers face different income tax rates; dividend rates are UK-wide. Last reviewed 7 February 2026.

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