



Driver & Vehicle  
Licensing  
Agency

# Vehicle tax changes

## Web chat transcript



10:00



**DVLA admin:**

Good morning and welcome to today's webchat about the abolition of the tax disc.

10:00



**DVLA admin:**

The event hosts are: Wayne Stephens - project manager, Byron Lewis - DVLA communications and John Hewson - service manager.

This is your opportunity to ask how these changes will affect you, we look forward to your questions.

10:02

**Comment From Richard**

How will the changes affect class 3 invalid carriages?



**John Hewson:**

A disc will no longer be issued for these vehicles but they must still be registered with us. The records will automatically show they are licensed without an annual application being made.

10:03

**Comment From J Campbell**

Good morning. If I buy a used, taxed, vehicle the seller gets a refund of whole months unexpired tax, thus the vehicle remains taxed for the month during which I buy it. When I tax it am I expected have to buy tax for that same month or do I tax it from the first of the next month?



**Wayne Stephens:**

No vehicles can be bought as taxed from 1 October, therefore you will be required to tax it from the start of the month it is purchased if you would like to start using it immediately or otherwise you would need to make a SORN and keep the vehicle off the road.

10:04

**Comment From penny**

When does the same apply with paper part of licence?



**Byron Lewis:**

Hi Penny, we are getting rid of the paper counterpart to the driving licence in 2015

10:05

**Comment From Guest**

Andrew Moody of Retail Motor Law. Retail Motor Law advises businesses in the motor industry. With the withdrawal of the paper tax disc, businesses involved in the servicing and repairing of vehicles will no longer be able to easily identify whether a vehicle is correctly taxed. Will a vehicle repairer be prosecuted if they roadtest a vehicle which is not taxed, or will the responsibility rest with the vehicle owner? What advice would you give to vehicle repairers? 1. Ask the customer to confirm the vehicle is correctly taxed when it is booked in for the service/repair? 2. Apply for more sets of trade plates, so that every vehicle driven by a vehicle repairer is driven on trade plates, passing the cost onto customers? 3. Assume that a vehicle driven by a customer to their premises, which they are instructed to service or repair, is taxed? 4. Some other advice



**John Hewson:**

Our enforcement action is normally aimed at the keeper of the vehicle but the law does allow for action against the driver of an untaxed vehicle. We would advise that trade plates are used if there is doubt over the vehicle tax status or it can be check at [www.gov.uk/check-vehicle-tax](http://www.gov.uk/check-vehicle-tax)

10:05

**Comment From Rhona**

How will the tax change affect vehicle auction companies?



**Wayne Stephens:**

Vehicles transferred to an Auction company will all be un-taxed from 1 October, Once the seller tells DVLA that they have sold the vehicle they will receive an automatic refund. The buyer will need to tax the vehicle using the V5C/2 before they take it from the auction house. This can be done online or by phone.

10:07

**Comment From umesh**

Good Morning, I've learnt yesterday that as a motor dealer the cars which I have in stock with tax , some up to next July cannot be transferred to the new owner ! how can that b e?



**John Hewson:**

From 1st October tax is not transferable as the buyer a vehicle that doesn't have a disc wouldn't know if the previous keeper was passing the licence on or applying for a refund or paying by direct debit and therefore will stop paying. To protect the buyer they must tax it themselves or ask a dealer to tax it for them.

**10:08 Comment From M Saunders**

Will we be able to perform change of keeper and then immediately buy VED online? If not, at what point exactly can the new keeper buy VED?



**Byron Lewis:**

Hi, to make it as easy as possible we're making changes that means the new keeper can go online or give us a ring any time day or night using the new keeper supplement section of the log book to tax

**10:08 Comment From Rhona**

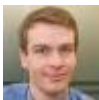
thanks Wayne

**10:08 Comment From Richard**

Thank you.

**10:09 Comment From J Campbell**

Thus, in practice, the new scheme ensures that the Government gets tax twice for the same taxed vehicle for the month in which it is sold and bought.



**John Hewson:**

In many cases we will lose income as the vehicle will be on a dealer forecourt and therefore not tax for a period. Overall we expect tax income to remain the same with no gain or loss.

**10:09 Comment From Gary**

Morning all Why hasn't there been a more targeted communications campaign to make people aware that these changes are happening? There have been no TV or radio adverts and the one YouTube video I've seen has been uploaded mere months before the change and left the general public confused.



**Byron Lewis:**

Hi Gary, we'll be writing to every vehicle keeper from 5 September whose tax is due on 1 October explaining exactly what they need to do. Also publishing new 'how do I' videos over the coming weeks

**10:09 Comment From Guest**

I am a part time motor trader, striving to build into a full time business. Can I tax a car, so it can be used whilst for sale, without registering it into my name?

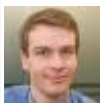


**Wayne Stephens:**

No, you are required to use trade plates to carry out your day to day business. If you want to tax it then you will need to register in your name first.

**10:10 Comment From Ivan Hamill**

For a car currently taxed and 'in trade' why is this tax disc being cancelled when the car is resold making the customer re-tax a vehicle that has already been taxed?



**John Hewson:**

Please see my reply to unmesh at 10:07.

**10:10 Comment From Dean**

I am trading my car in during Oct and have just renewed my Tax for 6 months. Would I be able to claim back 4 months worth of tax?



**Wayne Stephens:**

Yes, when DVLA receive notification that the vehicle has been sold you will be issued with an automatic refund of a full months remaining.

10:11

**Comment From Rhona**

If you currently have a paper tax disc can you bin it after then 1st October or does it still need to be visible on the vehicle?



**Byron Lewis:**

Hi Rhona, you can bin from 1 October as no need to display from then

10:11

**Comment From penny**

Thank you. Can someone confirm when its ok to do things like CBT training without it... away from the live chat, as its off subject



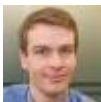
**Wayne Stephens:**

Please contact the Driving Standards Agency for an answer to this.

10:12

**Comment From James Saperia**

Good morning. If a vehicle has a valid tax disc with an expiry date of June 2015 for example and that vehicle is sold to a motor trader and the yellow slip is sent off to DVLA during this month, What is the situation if the vehicle is sold to a private individual after 1st October?



**John Hewson:**

The seller must already notify they have sold the vehicle and the buyer details. This will also generate an automatic refund to the sell. The buyer must tax the vehicle themselves.

**10:12 Comment From M Saunders**

Can you please clarify: will we be able to perform a change of keeper online, yes or no?



**Byron Lewis:**

Hi, not yet but it's something we're going to introduce soon. You don;t need to be the registered keeper to tax, from 1 October you can do it using the new keeper supplement of the log book

**10:13 Comment From Colin**

Will the new process make number plate transfers any quicker/easier?



**Wayne Stephens:**

Yes, as you will no longer be required to provide the serial number and expiry date from the tax disc on the application form.

**10:13 Comment From Richard**

Referring to your earlier anser, it appears that whenever a used vehicle changes hands, tax for that month will be paid twice, once by the seller and once by the buyer. Is that the case?



**John Hewson:**

Where the buyer is using the vehicle straight away they will pay for the same month. In many cases the vehicle will be with a dealer and they are not required to tax vehicles in their stock. In these instances we'll lose income. Overall we expect revenue to remain the same.

**10:14 Comment From James Saperia**

Are the new services which will allow tax to be purchased by phone or online operational yet?



**Wayne Stephens:**

New keepers will be able to tax online or by phone from 1 October. The Direct Debit service will be available for tax starting from 1 November.

10:14

**Comment From Mark**

Do you think that the tax disc will make a come back in the future.



**Byron Lewis:**

Hi Mark - simple answer is no - now that we have electronic records of all vehicles there is simply no need for a paper disc

10:14

**Comment From Nigel**

When can we pay by direct debit to cover car tax? Is this immediate from 1st October?



**Wayne Stephens:**

For tax which starts from 1 November 2014.

10:14

**Comment From Anonymys**

Hi if I still want a tax disc will I be able to get one?



**Wayne Stephens:**

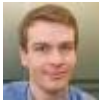
No

10:15

**Comment From Danielle Morgan**

Is there a way of telling if a vehicle is taxed? For example if you drive several company vehicles on a daily basis how can you be sure the vehicle is taxed? Further if stopped for no tax who is responsible - the driver, registered keeper or both?





**John Hewson:**

You can check online at [www.gov.uk/check-vehicle-tax](http://www.gov.uk/check-vehicle-tax). The process is not different than MOTs or insurance where the driver should be content they are in place before driving a vehicle. Our enforcement action is normally against the registered keeper and not the driver but the driver does have a legal responsibility to ensure the vehicle is road legal.

**10:16 Comment From Dean**

Thanks Wayne, so I dont need to do anything?



**Wayne Stephens:**

You just need to send DVLA the notification of sale and then the refund will be issued automatically

**10:16 Comment From Mark**

If I have bought 6 months tax on a vehicle. Can I then decide to pay by direct debit before the 6 months is up? If so, will I get refunded the rest of the 6 months back?



**John Hewson:**

No, a direct debit can only be set up when your current tax expires or you change your vehicle.

**10:16 Comment From Ivan Hamill**

Will the Trade plate rules be relaxed allowing a dealer to use them to drive a stock vehicle to and from their place of work?



**Wayne Stephens:**

No, current trade plate rules will apply

**10:17 Comment From Anonymys**

So as from the 1st October do I just rip up my tax disc?

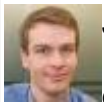


**Byron Lewis:**

Hi - yes

**10:18 Comment From Philip N**

Are there long term plans to increase the coverage of the enforcement officers on the road stated as 10 earlier this week?



**John Hewson:**

10 refers to the number of dedicated mobile camera vans DVLA have. We also have static cameras around the country, our wheelclamping teams also have ANPR camera and the police have a much bigger network of static and mobile camera. We are confident the coverage is sufficient to catch anyone who evades.

**10:18 Comment From Anonymys**

So will it be against the law to display my disc from October?



**Byron Lewis:**

Hi - no, it's up to you what you do with your tax disc from 1 October

**10:19 Comment From Paul Gill**

In my local Council car parks, disabled badge holders are not required to pay the standard parking fees within the car park if the vehicle displays a valid tax disc marked Nil and Disabled or the vehicle parked is an especially adapted vehicle. I have a mobility blue badge and disabled tax classed vehicle due to my mobility needs. My "Nil" disabled paper badge enables me to park free in local authority car parks whilst those with blue badges only have to pay in full. With my mobility issues it is a matter of significant time saving and convenience that I am able to park and not worry about having to pay because my disabled exempt tax disc allows me to do this. How will I be affected once I no longer have a tax disc to distinguish me from those with lower mobility issues who also have a blue badge?



**Wayne Stephens:**

Please refer to your Local Authorities as parking concessions remain a matter covered by them.

**10:19 Comment From James Saperia**

Will form V317 be redesigned to accommodate the changes, or do we just leave the tax disc serial number section blank?



**Wayne Stephens:**

Yes, all forms have been changed to reflect the changes.

**10:19 Comment From J Campbell**

Thanks for the replies. It seems to me that it is the buyer in private sales who loses out. What revenue does the Government expect from this aspect?

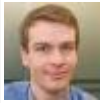


**John Hewson:**

We don't expect to gain from this change, this is already the case for anyone who chooses to apply for a refund and we lose money if the vehicle remains untaxed as it is not being used and on a dealer forecourt.

**10:21 Comment From Colin**

Thanks, will the reg transfer process be available to do online and what is the likely timescale for the process? At the moment it could take up to a month. Thanks



**John Hewson:**

We are developing an online reg transfer process, we expect some customer to be using the first parts of the system (retaining a number plate) by the end of the year.

**10:21 Comment From anomomys**

what is the main reason for getting rid of the tax disc? apart from the goverment earning alot of money from the public who forget or dont actually know how to tax their car online.



**Byron Lewis:**

Hi - we don't need it now that we have electronic records of vehicle -it'll make it easier for business who run fleets, saves drivers sending paperwork to DVLA and will save taxpayers around £10 million a year

**10:21 Comment From James Saperia**

If a vehicle is sold to a motor trader during September which will not trigger a refund of the remaining duty, will the refund trigger if the vehicle is sold on by the motor trader after 1st October?



**Wayne Stephens:**

For vehicles sold before 1 October, a refund should be applied for as current process on a V14.

**10:22 Comment From Philip N**

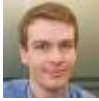
Is the dealer network fully prepared and engaged with the new systems - or could this impact on customer service?

**Wayne Stephens:**

Yes, As part of the communications campaign we have worked closely with the dealer network to ensure they are prepared for the changes.

**10:22****Comment From John Hartley**

Currently a motor trader can tax a car without becoming the registered keeper - I do not understand why this is changing?

**John Hewson:**

A dealer can still tax a vehicle on behalf of a customer when they are selling it. This can already be done at the Post Office but from 1st October it can also be done online or over the phone.

**10:24****Comment From umesh**

Thanks for your reply , but I still cannot understand why the tax on cars currently taxed cannot be transferred - the discs are valid on the car - your system would show the cars are taxed its simply change of ownership ? lots of us dealers loosing a lot of money as we have 'bought' the RFL from previous customers as part of the deal. Had this been communicated a few months ago I'm sure most if not all dealers would not have purchased the road tax?

**John Hewson:**

All discs can removed from vehicle on 1st October so even is tax has already been paid the disc may have been removed.

**10:24****Comment From Gary**

Thanks for the reply, Byron. In hindsight, do you think you could have utilised communications platforms a bit better to communicate the changes? The abolition of the tax disc has been suggested since 2012, giving roughly two years to get everyone up to speed rather than leaving it a month before the change to inform people via a letter.



**Byron Lewis:**

Hi Gary, we are targeting drivers at the point they need to know -we've also done lots of partnership work with stakeholders and commercial customers to help raise awareness of the changes - letting people know too early is not as effective

10:25

**Comment From Richard**

I run a small sales business and have 5 guys working for me who all have use of a vehicle as part of their package. At present they generally use part exchanges which have tax and MOT. How will this affect me? Can we tax off the green slip for instance?



**Wayne Stephens:**

After 1 October the vehicle should be registered to the dealer before they can be used for this purpose. Yes, the green slip can be used for this purpose. Alternatively, Trade Plates can be applied for to operate as a business.

10:26

**Comment From Paul Gill**

I understand parking concessions remain the responsibility of Local Authorities - the issue is that in removing the paper tax disc system you make their current well thought out concession arrangements unworkable. Is there no possibility that disabled drivers with Nil classification of their vehicles can retain their tax disc as proof of this?



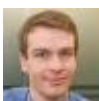
**Wayne Stephens:**

No as there will be no tax discs after 1 October.

10:26

**Comment From M Saunders**

Given that it will still take weeks to record a change of keeper and thus cancel the VED, I expect that many new keepers who buy towards the end of the month will delay buying VED until the start of the next month. Has this been anticipated, and how strict will enforcement be of those who get caught out by a few days?



**John Hewson:**

We would always advise customers to tax the vehicle as they are legally required to do so. Change of keeper will become quicker when our online change of keeper service start to roll out later in the year. We would assess any cases in these circumstance on an individual basis.

**10:26** **Comment From James Saperia**  
With regards to form V317 being changed, can we continue to use the old V317 until our stocks run out, or do we need to apply for the new forms before 1st October?



**Wayne Stephens:**  
Yes, existing stocks of the V317 can be used.

**10:26** **Comment From JIM REID**  
As a car dealer who helps customers with their cherished transfer paperwork, do customers now have to have their current car and new car insured and road taxed at the same time even though they are only using one of the cars until the transfer take place?



**Wayne Stephens:**  
The CT process remains uncahnged

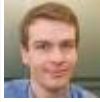
**10:27** **Comment From umesh**  
Do you not think this will encourage cloning ? Anyone can check the status of tax on line - see the make of vehicle and simply clone that car. the ANPR would not pick this up as a cloned car ?



**Byron Lewis:**  
Hi Umesh, no, we don't believe getting rid of the tax disc will increase the risk

**10:27 Comment From John Milbank**

Hello there... As a private buyer, if a car or motorcycle is purchased at, say 9pm one Sunday evening, can the new buyer legally drive it away? By filling in the new keeper supplement and posting it off, presumably if passing an ANPR camera on the way home, the vehicle is still registered as being taxed, and the new owner will commence the tax payments as soon as the DVLA receive the paperwork (and the previous owner will get their refund for any complete months).



**John Hewson:**

Legally the vehicle must be taxed before being driven and this can be done online or over the phone, both are 24 hour services.

**10:28 Comment From James Saperia**

Further my previous question: Comment From James Saperia If a vehicle is sold to a motor trader during September which will not trigger a refund of the remaining duty, will the refund trigger if the vehicle is sold on by the motor trader after 1st October?



**Wayne Stephens:**

The seller must have told DVLA of the sale in order to get the refund.

**10:29 Comment From Anonymys**

So as the tax disc is going when we tax it online will there be anything we can print to prove it has valid tax for my own records?



**Byron Lewis:**

Hi, you get a confirmation email which you can print off - if you tax over the 'phone you get a confirmation reference number which you can note and at the Post Office you get a receipt



**10:29 Comment From JIM REID**

As a car dealer the road taxes we currently have on the cars we have in stock but are transferred to trade I believe cannot be transferred to the new owners yet cannot be refunded to us, so who gets the money? There is a value attached to these tax discs as someone has paid for them

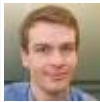


**Wayne Stephens:**

A refund can only be paid to the registered keeper. For vehicles sold before 1 October, a refund should be applied for as current process on a V14.

**10:30 Comment From James Saperia**

What if the registered keeper does not apply for a tax disc refund but sells their vehicle to a motor trader during September. Will an automatic refund be issued for the remaining duty when the motor trader notifies DVLA of the new keeper after 1st October?



**John Hewson:**

Yes, an automatic refund will be issued to the previous keeper when a new keeper notification is received after 1st October.

**10:31 Comment From Ivan Hamill**

Your response to Richard at 10:25 is not correct. his employees cannot use trade plates as travelling to and from work is not covered!



**Wayne Stephens:**

That is correct, Trade Plates were suggested as a method to operate under the rules for trade plates not for personal use.

**10:32 Comment From Wayne Davies**

Referring to your earlier answer, it appears that whenever a used vehicle changes hands (privately), tax for that month will be paid twice, once by the seller and once by the buyer. Is that the case?



**Wayne Stephens:**

This has always been the case where the previous keeper has applied for a refund on a V14. The new keeper has always been required to tax from the 1st of the month they became keeper.

10:32

**Comment From Mark**

Will we see more cars being impounded for failing to buy tax or do they have a warning first.



**John Hewson:**

Wheelclamping is only used in the most serious cases, we have a range of methods to remind or enforce depending on the circumstances.

10:32

**Comment From John Milbank**

Thanks for the reply Wayne - will the 24 hour phone service be available from the 1st October, and will all payment methods be available (credit card, debit card)



**Wayne Stephens:**

Yes

10:33

**Comment From Guest**

Will the number to ring to purchase tax be charged at local rates? if your about to purchase a car it is likely you'll be using a mobile?

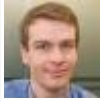


**Byron Lewis:**

Hi, it's 0300 123 4321 and is charged at local rate -it's an automated system and takes a couple of minutes

**10:34 Comment From M Saunders**

John, you keep saying "legally." Until DVLA record the change of keeper at some later date (and they do go missing, as you know), the existing vehicle license will still be extant. Change of OWNER will not magically cancel it. As a prospective new keeper there's no way I'll be paying Will the existing vehicle information service allow new keeps



**John Hewson:**

The licence ceases to be legally valid as soon as the vehicle is sold, although our record do take time to update the new buyer would be liable if they were identified.

**10:34 Comment From Richard**

Would you agree that you have not considered the workings or the best interests of the motor trade in this change, nor have you educated the motor trade sufficiently. It is us who will be explaining this new system to customers when they are purchasing vehicles, it will be us who then have to show them how to do it



**Wayne Stephens:**

The motor trade have been engaged since March through various events and direct communications. If you have not received these communication please email [aotdanddirectdebit@dvla.gsi.gov.uk](mailto:aotdanddirectdebit@dvla.gsi.gov.uk) and the tool kits and comms issued to date will be sent to you.

**10:35**

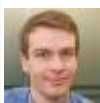


**DVLA admin:**

Keep your questions coming, we're trying to get through them as quickly as we can.  
Thanks

**10:37 Comment From John Hartley**

Appreciate the responses but why is the motor trade being penalised in this way:



**John Hewson:**

Dealers have always been required to registered vehicles in their name if they wish to use them for staff or personal reasons, this is not changing. Vehicles currently in stock will remain taxed until they are sold.

**10:38 Comment From Philip N**

Will this debate be available to export/access to review at a later stage?



**Byron Lewis:**

Hi Philip, we'll publish the transcript [GOV.UK](https://www.gov.uk) later today

**10:38 Comment From Philip N**

There is a great deal of 'noise' that the DVLA are increasing revenue from this - one in terms of the obvious fines; however many are accusing of charging twice for the same month, when a refund and taxation takes place in the same month?



**Wayne Stephens:**

This has always been the case where a vehicle keeper applies for a refund of tax and then the new keeper applies for new tax. An automatic refund will be issued to previous keeper on receipt of their disposal notification.

**10:39 Comment From Guest**

will this impact jobs at DVLA?



**Byron Lewis:**

Hi, no, there will be no impact on jobs at DVLA

**10:39 Comment From Anon**

Will the transition to the new system of not issuing tax discs be as seamless as transition of when the Northern Ireland drivers data was transferred onto DVLA's systems?



**John Hewson:**

DVLA has not not taken over drivers information from Northern Ireland just vehicles data. There is no technical transition as all the required systems have been in place for many years we are simply stopping issuing the tax disc.

**10:40 Comment From Guest**

if I were to purchase tax and regrettably have to return the car as it was faulty, will there be a grace period to claim the full amount of tax back?



**Wayne Stephens:**

There is a process in place for cancelled sales. This remains unchanged and full refunds of tax can be claimed.

**10:41 Comment From James Saperia**

Allegedly the only way a police officer can check validity of a trade licence is by looking at the actual triangular piece of paper to make sure it is in date as trade licences are not linked to PNC/ANPR. Is this correct?



**John Hewson:**

This has previously been the case but there is now police access to trade licence electronic data.

**10:41 Comment From umesh**

Wayne, I'm in the motor trade and had no communication about this at all! talking to many of my colleagues they're all saying the same- most of us all know some of the info because we've been asking the questions - seems very poorly communicated - Thanks for the email address I'd better start leaning !



**Byron Lewis:**

Hi Umesh, we've been in touch with over 6k stakeholders and commercial customers which has proved really popular. We've still got more to do and will all we can to make sure everyone knows what the changes mean for them. Check out our campaign page on [GOV.UK](https://www.gov.uk) at [www.gov.uk/dvla/nomoretaxdisc](https://www.gov.uk/dvla/nomoretaxdisc)

**10:42 Comment From JIM REID**

Wayne -you have not answered my question, at the moment we can send copies of tax discs of both cars along with a CT, however the customers new car will NOT be taxed at this stage unless he insures it which means that he would have to insure both cars to get a road tax valid for his new car to allow the cherished transfer to take place.

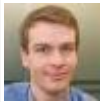


**Wayne Stephens:**

DVLA no longer checks insurance for GB drivers at the point of licensing. However, it is a legal requirement that all drivers must be insured to drive.

**10:43 Comment From JIM REID**

Can someone answer my earlier question about CT's please. At the moment we can send in both tax discs if valid to complete a CT this will no longer be allowed as once a car transfers to trade and is then sold the tax disc is no longer valid, so how can you class this as 'unchanged'?



**John Hewson:**

A cherished transfer must be completed before the vehicle is sold, therefore the licence is still in force at this point. This rule hasn't changed.

**10:43 Comment From Ryan**

Why have there not been advertisements on television or radio informing people of the change?



**Byron Lewis:**

Hi Ryan -we're targeting drivers at the point they need to know. We'll write to every vehicle keeper a couple of weeks before their tax is due to tell them about the changes and what they need to do

**10:44 Comment From Russell Clayton**

WAYNE from reading your answers or should I say not answer them. You really have no understanding of how the motor trade operates, Currently a taxed car is used as personal transport until its sold that can be days, weeks months. now if we register every car and tax it then sell it three days later, one it will gain another owner, two our business will only get five months refund after only using the car for three days, and then the customer who has bought the car will have to retax the car although it is still taxed for the remainder of that month.



**Wayne Stephens:**

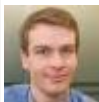
If the vehicle is to be used for personal use then it has to be registered to the dealer. This has always been the case.

**10:44 Comment From Ryan**

Many thanks

**10:45 Comment From Philip N**

Hi, does this process slow the opportunity to sell and deliver a car within a short period/same day due to the on-line requirements - is there any time out plans or out of hours?



**John Hewson:**

No, a vehicle can be taxed immediately 24 hours a day via our online or phone service even when there is a change of keeper. This change goes live on the 1st October.

**10:45 Comment From Anon**

Surely there should have been televised adverts or radio to get the message across that the tax disc is going! This will affect every single driver not just car dealers



**Byron Lewis:**

Hi, there's been widespread media coverage of the changes in newspapers, TV and radio and also a great response on social media. We'll also be writing to every keeper a couple of weeks before their tax is due to tell them about the changes so everyone gets to know at the point they need to

**10:45 Comment From Lee**

As a car dealer can you tell me if we have a car in stock that is not taxed, does it need to be SORN?

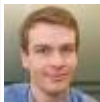


**Wayne Stephens:**

If it is registered as 'in the trade' and kept on private land then a SORN is not required. A SORN is only applicable to a registered keeper who is in possession of a vehicle.

**10:46 Comment From James Saperia**

John, will the police access to trade licence data be automatic via PNC/ANPR, or will it involve a telephone call to DVLA?



**John Hewson:**

We've provided an electronic link to the police and PNC, there is no need to ring DVLA.

**10:47 Comment From Ali**

As I will have 11 months left on 1st October, can I remove my tax disc then?



**Byron Lewis:**

Hi Ali, yes, from 1 October you can do what you want with your disc

**10:47 Comment From JIM REID**

Wayne!!!! WHAT?????? DVLA NO LONGER check insurance for GB drivers???? So this means that anyone can get a car road taxed without valid insurance, honestly???? really? is this a forward step towards avoiding fraud? WOW!





**Wayne Stephens:**

This information can be found on [www.gov.uk](http://www.gov.uk) and was introduced in December 2013. A new law was introduced under the Continuous Insurance legislation.

10:48

**Comment From Guest**

When you ring to tax a vehicle will you speak to a clerk or will it be automated?



**Wayne Stephens:**

This is an automated service.

10:48

**Comment From Emily**

Not everyone uses social media and the changes in the newspaper have been minimal to say the least. How do you expect my gran to know when she doesnt have access to the internet and doesnt necessarily read every newspaper as she certainly didnt know!



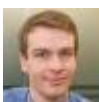
**Byron Lewis:**

Hi Emily, we'll be writing to your gran a couple of weeks before her tax is due explaining the changes and what she needs to do

10:49

**Comment From J Campbell**

You seem to be skirting round the issue of the Government getting tax twice for the same car in the month of sale/purchase by commenting along the lines of it always having been the case. But, I suspect that, currently, it is an insignificant minority of private sales where a refund of tax is applied for by the seller. Thus it seems that is the private buyers who are being targeted as a source of additional revenue since they'll be paying tax additional to what is currently expected of them.



**John Hewson:**

In some case we do recognize we will get tax twice for an individual month, however in many case we will lose revenue due to the vehicle being in the trade, we expect it to be income neutral overall.

**10:49 Comment From Lee**

With some of our stock cars we only have the old style blue V5C - can we still tax a car online with it?



**Wayne Stephens:**

As long as that is the latest version of the V5C then it can be used.

**10:50 Comment From Richard**

I presume renewal notifications for vehicles with current VED disc will continue as at present

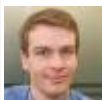


**Byron Lewis:**

Hi Richard, yes, you'll still get a tax reminder a couple of weeks before the tax is due

**10:50 Comment From Paul Gill**

I have contacted Cornwall Council and the issue of disable classification concessions is with Councillors? Have DVLA issued any support of guidance (non-statutory) to Councils to ensure that Local Authority policy decisions arising from the abolition of the tax disc do not impact on families?



**John Hewson:**

Yes, we've provided a tool kit to all stakeholders advising how they can access vehicle information.

**10:50 Comment From Wayne Davies**

Do you think this could make people (private sellers) wheel and deal between themselves. As in if I bought a car on the 25th of the month I'd have to pay the full month or if I sold the car on the 5th then I would only get refund from the next month. Thus private sellers will try to wheel and deal? (not a good thought)



**Wayne Stephens:**

The legislation is clear for the changes being introduced in October.

10:51

**Comment From Ray Cross**

Hi, being a disabled driver and working on the advice line of a disabled charity, our concerns are: As we dont pay for our Road Tax disc, it enables us to get concessions when crossing toll bridges and many council car parks wont charge disabled motorists if they have 'Disabled Class' Nil charge, on their tax disc. Can you tell what happens to us regarding these concessions?



**John Hewson:**

We've provided advice and guidance to stakeholders such as these advising alternative methods of checking. How they do this will be up to them.

10:52

**Comment From Ivan Hamill**

Are you saying that NO INSURANCE details have to be sent to you in the process of a cherished transfer?



**Wayne Stephens:**

No, the only time that an insurance certificate should be sent with a CT is if it is with a tax application for Northern Ireland.

10:54

**Comment From Jez**

So, you no longer need to show insurance to tax a car? and you no longer have to display a tax disc in the window?

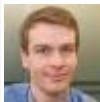


**Wayne Stephens:**

Yes, that is correct for vehicle in GB. NI keepers still need to show insurance. From 1 October you will no longer need to display a tax disc (UK wide).

**10:54 Comment From JIM REID**

John- you have confused me totally!! your reply was :-John Hewson: A cherished transfer must be completed before the vehicle is sold, therefore the licence is still in force at this point. This rule hasn't changed. HOW CAN THIS BE? WE HAVE TO SELL A CAR BEFORE WE CAN TRANSFER A NUMBER FROM THE CUSTOMERS CURRENT CAR TO HIS NEWLY PURCHASED CAR



**John Hewson:**

The current rules around CT remain. Both vehicle must be registered to the applicant(s) and therefore taxed, the vehicle they are buying from the trade can have the new keeper notification included with the CT and it must be taxed.

**10:54 Comment From Emily**

Don't you think this is a huge change though and the public needs to know not simply just when they need to know. Communicating with the public as a civil service should be a priority



**Byron Lewis:**

Hi Emily - tax disc changes is very much a priority for us at DVLA and we believe our communication campaign is working well.

**10:54 Comment From Guest**

when will the new style V317 be available?



**Wayne Stephens:**

From 1 October. The existing version can still be used.

**10:55 Comment From Ivan Hamill**

On the issue of receiving payment twice for tax, your response seems to be an automated one!



**John Hewson:**

No, we are replying in person to all questions, but of course the answers will be the same for questions that are the same.

10:55

**Comment From Farmer Bob**

Do you still need to apply for tax if you pay nothing for it? E.g. for an agricultural tax class vehicle?



**Byron Lewis:**

Hi Farmer Bob, yes, you still need to apply for vehicle tax in the same way, you just won't get a paper tax disc

10:57

**Comment From Jez**

Wow! You no longer have to prove the car is insured and you do not have to show a tax disc. Surely a set of stolen number plates is all one needs then ??? Has no one spotted this glaring error????????????????????/



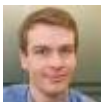
**Wayne Stephens:**

DVLA and the Motor Insurance Bureau regularly check electronically against every vehicle record to ensure an insurance policy is in place. Enforcement action will take place against any un-insured drivers.

10:57

**Comment From Paddy McGuinness**

If the vehicle is on disposal to trade no tax renewal reminder will be sent out. How are keepers who's vehicles are on disposal to trade by mistake (like some of the Northern Ireland migrated records) going to get a reminder? They may be unaware that the tax has expired as there'll be no disc to remind them.



**John Hewson:**

The small number of inaccurate record that came to us from Northern Ireland are being corrected and reminders are being issued to these customer. In any other case the keeper must ensure they have a log book / tax book in their name.

**10:57 Comment From Ben**

Do you think there is a risk that more people will try and avoid paying tax?



**Wayne Stephens:**

DVLA enforce from their records and don't rely on a tax disc for enforcement activity.

**10:58 Comment From Unfair?**

Why are refunds only given for full months? Surely it is easy and more ethical to calculate to the day a vehicle is sold?



**John Hewson:**

The rules around vehicle tax has always been on the basis of full months and this remains the case.

**10:58 Comment From JIM REID**

So can I get just one more employee of the DVLA to confirm that anyone can road tax a car without VALID INSURANCE being checked?



**Wayne Stephens:**

Please see my response to Jez (10:57)

**10:59 Comment From Emily**

Obviously not as everyone I spoken to is unaware of this change.



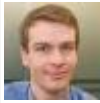
**Byron Lewis:**

Hi Emily, we know awareness is at 60% now and from Friday we're starting to write to everyone a couple of weeks before their tax runs out to tell them about the changes which will increase awareness at the very time people need to know

10:59

**Comment From Lee**

A blue V5C is not the latest version are they? But when we aquired the car the blue one was the only one we were given... so is it still valid?



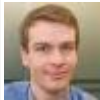
**John Hewson:**

We will still allow a tax transaction at Post Office in all cases or online providing it the latest issued. However anyone with these old blue documents should apply for a new one.

11:00

**Comment From J Campbell**

Thanks for your replies to my questions/observations - indeed for the session. I'm sorry that cannot stay online but look forward to reading the transcript. G'day folks.



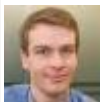
**John Hewson:**

Thanks.

11:02

**Comment From Ivan Hamill**

with reference to my previous question about CT's. My CT application will be coming from Northern Ireland, so do both cars have to be insured?



**John Hewson:**

They have to be insured but you only need to provide the certificates if you are also apply to tax and they are NI vehicles. If they are already taxed we do not need to see insurance or if they are GB vehicles.

11:02

**Comment From anon**

Hello, if customers cannot find answers on the website who can they contact? Phone? Email?



**Byron Lewis:**

Hi, you can follow us on Twitter @DVLAGovuk or on Facebook search DVLAGovuk further contact details for our Contact Centre are on [GOV.UK](https://www.gov.uk) at [www.gov.uk/contact-the-dvla](https://www.gov.uk/contact-the-dvla)

11:02

**Comment From Farmer Emily**

When I've applied online previously there was a grace period of a week to display my disc if I hadn't received the disc yet. Will there still be a grace period to tax as we won't receive a disc no longer



**Wayne Stephens:**

There will no longer be a tax disc. The grace period was introduced to allow keeper to drive the vehicle whilst awaiting delivery of their tax disc. The legislation to display a disc has been removed from 1 October. There is no longer a grace period to tax your vehicle. New keepers must tax immediately at point of purchase.

11:02

**Comment From Ivan Hamill**

I have to leave it there, but thanks for the answers. I will read the transcript later.

11:03

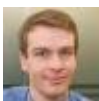
**Comment From Farmer Emily**

People need to know in general not just a need to know basis!!!!

11:04

**Comment From Lee**

Thanks John, although I'm still not totally happy with the reply about blue V5C. We are a dealer and therefore don't have time to apply for new logbooks, which take weeks to come back plus it adds another owner on there.



**John Hewson:**

If you don't have time then we'd advise you wait until you sell the vehicle, enter the new keepers details on that document and use it to tax at the Post Office.



**11:04 Comment From Emily**

Byron Lewis: Hi Emily - tax disc changes is very much a priority for us at DVLA and we believe our communication campaign is working well.

**11:05 Comment From Richard**

Byron Thanks. I presume renewal process will be as at present but without getting a "paper" disc sent by post when I renew online. Is there anything else that I have to do?

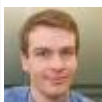


**Byron Lewis:**

Hi Richard, nothing else for you to do, just tax as you do now the only difference is you won't get a tax disc

**11:06 Comment From Anon**

I am a bit of a busybody and have reported at least a dozen cars over the past few years for being parked in my road with invalid tax. I'm not so much of a busybody that I will have time to check all the vehicles online! How many vehicles are reported each year by people like me as untaxed? I understand that all vehicles are now monitored electronically so you know when they are not taxed. However I know of at least 3 cars that I reported that were declared SORN but because of invalid tax discs I was able to get them dealt with. Do you have no concerns that ordinary people will no longer be able to assist you in keeping the roads safe and vehicles legal?



**John Hewson:**

I don't have the exact number to hand but the number is very low in comparison to the number of untaxed vehicle we identify via other means and in most cases we have already identified the vehicle as untaxed. We do appreciate the effort people have taken to inform us.

**11:06 Comment From JIM REID**

from the 1st of October, does the online or telephone system allow taxing and change of keeper details at the same time and is this process easy? how do we obtain receipts for the monies transferred and is there different payment methods? and are there charges for different payment methods, ie credit card payment, paypal etc?



**Wayne Stephens:**

No, the system will not allow to change keeper details but it will allow a new keeper to tax. A confirmation screen and email will be provided online, reference number by phone. There is a £2.50 credit card payment fee.

11:07

**Comment From Farmer Emily**

How do you know the campaign has been 60% effective? Is this just DVLA's guess??



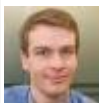
**Byron Lewis:**

Hi Emily - we've carried out customer research which gives us the 60% figure - more to come

11:07

**Comment From JIM REID**

when completing a CT ,what reference do we put in where it says tax disc number ?



**John Hewson:**

This can be left blank after 1st October and any new forms issued will no longer have this box, you can continue to use the old forms.

11:08

**Comment From Paul Gill**

Is the stakeholder toolkit available to the public? It would be useful to have access to this so that decisions made locally by Councils can be understood.



**Wayne Stephens:**

Please email [aotdanddirectdebit@dvla.gsi.gov.uk](mailto:aotdanddirectdebit@dvla.gsi.gov.uk) if you would like the toolkit issued to stakeholders.

11:08

**Comment From Farmer Emily**

Was there always a £2.50 credit card fee?

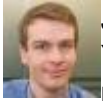


**Byron Lewis:**  
Hi Emily, yes

11:09

**Comment From Lee**

Thank you John. Likewise, if a car we purchase has no V5C at all, I assume its a trip to the post office too?



**John Hewson:**  
Yes, they will undertake the normal checks to see is they can tax and providing the vehicle is notified as being in the trade they can.

11:09

**Comment From Ray Cross**

In your reply to me and Paul Gill, if we as disabled drivers park in a council car park that is free for drivers who dont pay for their tax disc, the wardens that patrol the car park can recognise immediately that we are exempt from road tax but how will they be able to check now? Also, you mention, contact your local authorities, what if we travel outside our area, do we have to find the local authorities for that area to see if we can park in their car park for free?



**Wayne Stephens:**  
The objective of the tax disc was to ensure vehicle tax was paid, we now rely on the vehicle record so the tax disc became redundant. Parking concessions are a matter for Local Authorities.

11:10

**Comment From anon**

Normally if DVLA makes an error with the tax (which could result in a fine) you could provide a copy of the tax disc as proof. Now it will just be our word against DVLA's if there is no disc.



**John Hewson:**  
We have a record of every tax issued, the serial number currently provided a double check but we can always trace the transaction by having details of when and where it was taken out.

**11:10 Comment From Queryboy**

Hi - what is the process for getting tax when you buy a new car now that the disc has gone? If i buy private at someone's home - do I need to somehow tax it before I drive it away or can I drive my new car home/to a post office to get it done.



**Byron Lewis:**

Hi Queryboy, it'll be easier than every before as all you have to do is tax online or over the 'phone using the new keeper supplement and you can drive it away. It's a 24/7 service and takes a couple of minutes

**11:10 Comment From Andrew Moody of Retail Motor Law.**

The law relating to driving an untaxed vehicle was, I believe failure to 'display', presumably this will no longer apply. What would a garage be prosecuted with if found roadtesting a vehicle which they believed was taxed?



**Wayne Stephens:**

Drivers should always ensure that a vehicle is taxed before using it on the road. Using it for this purposes we advise garages to use their trade plates.

**11:11 Comment From Paul Gill**

Thank you for your responses - I will follow up with the local Council. Kind regards.

**11:11 Comment From Paul Simpson**

My car tax was due to expire at the end of August 14. There has always been a consensus of being able to tax your vehicle from 15days before or after the tax due date. Being one of your new Northern Ireland customers, on receipt of my tax notice I decided to try your online service. Their was no Reference number with the form, so I had to use the 11 digit Document reference on my V5C(NI). The application went through smoothly on the Wednesday and I received my new disc in the following Saturday's post. There are a lot of angry Ni customers who have not been able to use your online service, because our vehicle records appear not to have moved across from DVLA Coleraine. When do you hope to have this problem rectified.



**John Hewson:**

We have already corrected the small number of records already affected and these customer have now being able to tax.

11:12

**Comment From JIM REID**

When paying for road tax over the phone or online what are the payment options apart from credit card?



**Wayne Stephens:**

Debit card. Direct debit will be introduced for vehicles needing tax from 1 November.

11:14

**Comment From umesh**

Still a lot of confusion out there ! not sure if 60% of public are aware - my feedback is 'most' don't have a clue what is happening !



**Byron Lewis:**

Thanks for the feedback Umesh, we're happy with the 60% at this stage of the campaign but still lots to do and as we've already said, we're starting writing to every keeper this month where their tax is due which will increase awareness

11:14

**Comment From James Saperia**

While the law has not changed, the motor trade has been using taxed part-exchange vehicles as run-arounds for many years. It may be worth highlighting the exact use of trade plates/licences. Can you offer a weblink to an official site that fully explains the law regarding trade plates/licences?



**John Hewson:**

The website is <https://www.gov.uk/trade-li...> the guidance note that are available via this page give the acceptable used for trade plates.

**11:14 Comment From James Saperia**  
Please could you highlight the Vehicle Enquiry Service webpage on the [GOV.UK](https://www.gov.uk) website: <https://www.vehicleenquiry....> This allows a motorist to check if a vehicle is taxed & MOT'd before driving it and potentially breaking the law. All you need is the vehicle registration and the make of the vehicle to perform a check.

**11:15 Comment From Jez**  
Do you think you should have consulted the public and the trade before making such changes, maybe to get an idea of what opposition you were to face, maybe to identify different opportunities or processes based on what your customers want? or am i being silly?!



**Wayne Stephens:**

This change was announced as part of the Autumn Statement by the Chancellor. The finance bill 2014 was published in draft for consultation on 10th December 2013.

**11:16 Comment From Guest**  
Hello, can you clarify the thinking behind the direct debit scheme? what were the main factors for introducing this?



**Byron Lewis:**

Hi, we want to make it as easy as possible for people to pay vehicle tax - offering a direct debit service allows people to spread their payments. Our insight has shown that this is something that people want to be able to do

**11:16 Comment From Andrew Moody of Retail Motor Law.**  
Can you confirm what the garage would be charged with, what will be the specific offence? is there an offence?

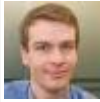


**Wayne Stephens:**

The offence is for using an untaxed vehicle

**11:16 Comment From Alan**

Motor Trader - When taking in a part ex, I put into trade, I can tax it off the green slip, use it for whatever use (hence trade plates do not apply) and then when i sell it, just let the refund of tax go to the previous owner ?



**John Hewson:**

No, the notification of disposal will trigger an automatic refund to the keeper and the vehicle will be untaxed from this point. If the notification of disposal isn't received promptly the sell may be liable to a penalty, as is currently the situation.

**11:17 Comment From Paul Simpson**

Earlier it was pointed out that the paper section of driving licences are being made obsolete from 2015. At present the courts use these to record details of offences, what happens after they are obsolete ?



**Wayne Stephens:**

This is not for this webchat

**11:17 Comment From Cathddu**

Will it still be possible to drive a car to a MOT testing garage without tax? We are a small garage and our route to the testing garage is via the local ANPR camera. How can we, or our customers, avoid being swamped with nasty letters and fines?



**Wayne Stephens:**

Yes, as long as the MOT test is pre-booked.

**11:18 Comment From Guest**

if your figures of 60 % are true, I don't think that is very good seeing as this is about to go live in 4 weeks?



**Byron Lewis:**

Hi, as we've said, happy with the 60% at this stage of the campaign, still lots to do including starting this week writing to every vehicle keeper a couple of weeks before their tax runs out

11:18

**Comment From Anon**

What if my tax runs out before November but I want to use direct debit?



**Wayne Stephens:**

You can use your V11 reminder if your tax is due to start from 1 November.

11:18

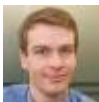
**Comment From Rich**

I think it's a great idea - Simple and more refine - Keep up the good work guy's. Looking forward to the next digital release.

11:18

**Comment From Cathddu**

What provision/concessions are there for DVLA computers crashing? It seems to happen frequently.



**John Hewson:**

The service used to support this have been in place for many years and are robust. The online service runs on different systems to the Post Office service to give resilience.

11:18

**Comment From Guest**

In what form are the refunds going to be issued? cheque or directly into accounts?



**Wayne Stephens:**

Payable order as is now.



**11:19 Comment From Cathddu**

The new DVLA tax checker is good but it doesn't say if a car is SORN or 'in-trade' How can we find out? If every garage has to inform DVLA every time they buy and sell a car you will disappear under a mountain of paper!



**Wayne Stephens:**

This is current process. You must always tell DVLA when you sell a vehicle

**11:20 Comment From V. M.**

Do you have a specific reason as to why refunds of tax are not given to the day of sale? Or do you have to answer with the indirect reply of "this has always been the case"?



**Wayne Stephens:**

The law states that vehicle refunds are only paid for full remaining months

**11:20 Comment From Anon**

But obviously it seems the tax disc had more than one purpose as it was proof of disability. You are getting rid of something which is so useful



**John Hewson:**

The saving to be gained to both the tax payer and companies with fleets of vehicles who have to administer getting discs to vehicles all over the country (think of hire car companies getting disc to people using their vehicles) outweigh any remaining benefit of the disc.

**11:20 Comment From Guest**

How can you pay for tax and receive a refund if you don't have a bank account?



**Byron Lewis:**

Hi, as now, you can pay by cash at Post Office and get a payable order from DVLA if you refund the tax

11:21

**Comment From Gareth**

If a car is currently marked in trade and has a disc which does not expire until next year will that tax still be valid if I sell the car after October?



**John Hewson:**

No, the disc will cease to be valid on the day the vehicle is sold if it is sold after 1st October.

11:22

**Comment From Ivan Hamill**

Any customers I have spoken with over the past couple of weeks seem to have no idea of what the new tax disc changes mean. I couldnt offer much advice because I as a motor trader have recieved no communication from DVLA either!



**Wayne Stephens:**

Information on the changes can be found on [www.gov.uk/nomoretaxdisc](http://www.gov.uk/nomoretaxdisc). If you have not received the specific communications please email [aotdanddirectdebit@dvla.gsi.gov.uk](mailto:aotdanddirectdebit@dvla.gsi.gov.uk) and these can be sent out to you.

11:22

**Comment From Emily**

Stop giving the same response about letting the public know only when they need to! Like I have said, every driver should be aware of these changes not just a need to know basis, this is a huge change!!



**Byron Lewis:**

Thanks Emily, as we've said, there's been widespread national print and broadcast coverage since the changes were announced, including in the last week or so

**11:23 Comment From Jez**  
What if your system goes down, what if that happens? I mean it is not bulletproof is it? You are saying it is an offence to drive a new vehicle away, but what about IT issues your end? Or what if I am buying a car in a location with no wifi or phone service??



**John Hewson:**  
If this were to occur we would treat any cases on an individual basis.

**11:24 Comment From Paul Simpson**  
In relation to Wayne's response to Jez's query ref no requirement to show insurance to tax a car. A point of clarification - Northern Ireland car owners are ONLY required to show insurance if they are taxing their cars at a local Post Office. Why are NI owners being "discriminated" in cherished transfers by having to send insurance details. Also our insurance details are also held by MIB, so why can you not access these ?



**Wayne Stephens:**  
This is a matter for the motor insurance industry in Northern Ireland

**11:24 Comment From Jez**  
I would love to know how you got this 60% figure? Not one person I know has any idea about the changes or how they will affect them!



**Byron Lewis:**  
Hi Jez, we've carried out customer research (online and by post) which gives us the 60% figure

**11:24 Comment From anon**  
I will say I do believe this to be a good idea, we do communicate and transact digitally a lot more these days. Generations to come will thank us for all these changes.

**11:25 Comment From Lee**

Is there any way of checking that a car is 'in trade stock'? For example we have a car in our stock which didn't have a log book with it when we purchased from auction, so therefore the yellow slip was never sent to DVLA, meaning DVLA probably don't know its in trade.

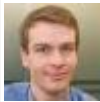


**Wayne Stephens:**

There is currently no way for you to check. This is something that DVLA is investigating. DVLA are aware of vehicles that are held in trade stock

**11:27 Comment From Sid**

Hi, I am in motor trade, I sell cars from home, I pay vehicle tax as soon as I buy it to sell on, how the new changes affect me? I would not be able to get tax back as the car is not on my name and can't park them on the street untaxed? I have cars under my possession Which are taxed till next year, would the buyer still have to tax them if they buy after 1st October?



**John Hewson:**

Any tax in force before a change of keeper will cease. Traders should use trade plates on vehicle used solely as part of the business eg. test drives. If the vehicles are being used for any other purpose or being kept on the road they must be registered to you and tax paid accordingly. You will then get an automatic refund when they are sold.

**11:29 Comment From umesh**

I wonder how many workshops know the changes that will affect them ! will the workshops check every car on the system to ensure its taxed ? and wonder how many may get caught out ? or will they ask the customer /sign a declaration ?



**Wayne Stephens:**

Can you clarify the term 'workshops' please umesh?

**11:30 Comment From Gary Welbeck**

Will I have to keep my tax disc holder in my vehicle?



**Byron Lewis:**

Hi Gary, that's up to you :-)

**11:30 Comment From JIM REID**

As a car dealer we don't have a debit card for the business only a credit card, so if we are helping customers by road taxing their new cars there is no way of avoiding the £2.50 charge for credit card? will the post office still accept a cheque? and will they still carry out road taxing

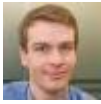


**Wayne Stephens:**

There is always a £2.50 fee for using a credit card. Post Office will still accept cheques.

**11:30 Comment From Anon**

If someone has 4 cars, 3 of which are uninsured and correctly declared SORN (thereby not triggering any enforcement action under CIE) and 1 is correctly taxed and insured (thereby not triggering any enforcement action under tax regs) what is to stop the owner of said 4 cars having an extra 3 sets of numberplates made up from the correctly taxed and insured vehicle (all they'd have to do is go to 4 different numberplate suppliers and there'd be no questions asked!) and using them on the other uninsured and untaxed vehicles and driving around to their hearts content. OK they run the risk of being caught if they are physically pulled over by the police for something or are involved in an accident but other than that if the entire enforcement process relies on databases (which in the case I've described wouldn't trigger fines for any of the 4 cars) or ANPR (which again wouldn't trigger any alarm bells as the VRM being displayed is correctly taxed and insured - even though it is applied to the wrong car!) I can see this being something that could conceivably happen on a regular basis. Once again it seems like the people willing o risk flouting the law as described above will be getting away scott free (unless very unlucky) while law abiding drivers paying through the nose (like myself) will be the ones paying the tab!!!!



**John Hewson:**

DVLA and the police do a lot of work to identify and tackle the cloning of vehicles and number plates, anyone caught doing this would be liable for multiple offences by both the Police and DVLA.

11:31

**Comment From dave**

Hi, whats to stop a vehcile that has been taxed and on the road for 10 months that then needs to be scrapped/COD'd backdating the COD or NOD and claiming most of the years tax back?



**Wayne Stephens:**

There is no provision in law to backdate a refund. ATF will be reminded of the need to send notifications to DVLA in a timely manner.

11:31

**Comment From Guest**

I would imagine informing people on a 'need to know' basis will cause more telephone calls to CEG. Are they prepared for such queries?



**Wayne Stephens:**

Yes.

11:31

**Comment From Gary Welbeck**

Can I buy the tax discs instead of you destroying them? I'll make a nice collage with them for my living room wall.



**Byron Lewis:**

Hi Gary, I'll let you know if we have left....

11:32



**DVLA admin:**

We're coming the end of the webchat, get your questions in quickly if you'd like them answered. Thanks

11:32

**Comment From Gareth**

Just to clarify I will lose the £100 value of the disc which I have added to the value of the car when offering a trade in value?



**Wayne Stephens:**

You will need to adjust your business processes to accommodate untaxed vehicles being brought into the trade.

11:32

**Comment From Alan**

For John Hewson @ 11:16. So, automatic refund triggered when car into trade. What stops me taxing of green slip, I am keen not to add another owner to vehicle as it devalues stock and takes time



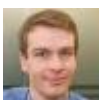
**John Hewson:**

Both disposal and new keeper would trigger a refund separately. Any taxed purchased by the dealer if the vehicle isn't registered to them would cease on sale but they wouldn't get a refund as they are not the registered keeper. A dealer should not tax a vehicle while notified as 'in trade'.

11:33

**Comment From s.w.firth**

do i have to register my vehicles or are they already registered if they are currently taxed,



**John Hewson:**

Please could you give me a bit more information on the circumstances, thanks.

**11:33 Comment From Hugh**

Regarding the response to Sid's question are we effectively saying that the tax applies to the keeper rather than the vehicle??

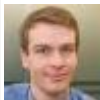


**Wayne Stephens:**

No, the tax applies to the vehicle and will become non-transferable on point of sale from 1 October

**11:34 Comment From JIM REID**

As a car dealer we sell a number of ex motability cars which are classed as disabled, can these be taxed online if the new keeper and tax is not disabled? Does the system recognise the fact that its currently classed as disabled at no cost?



**John Hewson:**

Because these require a change of tax class it can only be done at the Post Office.

**11:34 Comment From umesh**

Wayne , Workshop as in service centres - carrying out repairs/servicing and road testing cars



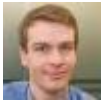
**Wayne Stephens:**

Trade plates should be used for day to day business.

**11:35 Comment From James Jenkins**

Is there any scope to allow plus weeks on a new licence? When I previously purchased a used car (privately) I would agree with the previous owner to not apply for a refund until the month was up. Now I could be forced to buy a full months tax for 1 or 2 days. If you allowed plus weeks (like on new vehicles) this could save customers paying for a whole month when only a few days or a week are required.





**John Hewson:**

No, the legislation governing plus weeks only applies to brand new vehicles not used vehicles.

11:35

**Comment From Keith Kemp**

I took delivery of a new car on Monday 1 September 2014 and was told by the dealer that they no longer provide a tax disc due to the changes on 1 October 2014. He informed me that DVLA will post one out within 14 days. I am still legal to drive the car without displaying a tax disc during this period. Is this correct



**Wayne Stephens:**

Yes, a tax will be issued to you which will need to be displayed until 1 October.

11:36

**Comment From Guest**

my tax is due just now. can i pay up until october then set up a direct debit for the new rules?



**John Hewson:**

No, you can only purchase 6 or 12 months and then set up a direct debit when this expires.

11:36

**Comment From James Saperia**

Waht is the automatic fine (in £'s) issued to a vehicle keeper if the vehicle is detected on a public road without valid tax?



**Wayne Stephens:**

Up to £1,000

**11:36 Comment From guest**

my tax is £30 per annum, if I sold my car with (for example 1 full month of tax left), would I still get a refund? or is it if road tax is only above a certain amount do you refund



**Wayne Stephens:**

Yes, you will still get a refund

**11:36 Comment From DC**

I'm sure a lot of people used the disc in the screen as a visible reminder. Why dont you have something people can print out for themselves if they want to when they tax their vehicle?



**Byron Lewis:**

Hi DC, we'll still send reminders but of course people can choose to print confirmation email or receipt from Post Office and keep it somewhere it will act as a reminder - I use my kitchen notice board, works well for me...

**11:37 Comment From Guest**

So I'm not missing anything then. Unless I'm buying or selling a car or changing registrations, it is as simple as carry on as normal but I won't have physical a tax disc



**Wayne Stephens:**

Yes

**11:37 Comment From James Saperia**

Not to Gary Wellbeck; DVLA has already run out of printed tax discs and they are currently issued on plain paper: <http://www.bbc.co.uk/news/b...> Great way to save public funds by the way.

**11:38 Comment From James Saperia**

I appreciate the response in relation to refunds being issued for remaining full months on a tax disc, however it was probably set up that way for practical reasons due to printed tax discs being valid until the end of the month. Now that we are going digital, could the law be looked at with the possibility of a tax disc having an exact start/expiry date?



**John Hewson:**

At present there are no plans to change the process in this way.

**11:38 Comment From Emily**

Can you pay £30 annual tax by direct debit over 12 months?



**Byron Lewis:**

Hi Emily, yes

**11:39 Comment From Hughg**

If the tax applies to the vehicle why is it non transferable? This is going to make for more work. Why??



**Wayne Stephens:**

This has been introduced as a customer protection measure. As there will be no tax disc to check the vehicle tax will end when a vehicle is sold. This will remove any doubts for the new keeper as it will always be certain that new vehicle tax will be required.

**11:40 Comment From Glenn Scott**

Sorry, I'm late getting here, so you may have already covered this, but can you confirm what happens to the tax discs that I have purchased with cars on my forecourt after 1st October. For instance, I have a Saab with tax until end June 2015 at £205 pak that I purchased from previous keeper. Do I get refund if car is in trade?



**Wayne Stephens:**

You will only get a refund if you are registered as the keeper.

11:41

**Comment From Ray Cross**

Sorry to go on but will local authorities and the wardens that patrol council car parks, be able to access the DVLA to check if a vehicle is a disabled class and exempt from road tax?



**John Hewson:**

We have an online process available that can be used on a smartphone and are looking to develop and mobile phone application that would help further.

<https://www.gov.uk/check-ve...>

11:42

**Comment From dave**

if I sell a car on the 2nd of the month what happens to the money because the new keeper will be taxing it for that month as well



**Wayne Stephens:**

You will get a refund for full remaining months once you tell DVLA you have sold the vehicle.

11:42

**Comment From Bill**

When you buy a 6 month disc there is a 10% fee added to the cost of the disc. Will this be the same when applying for monthly direct debit in November when it is live?



**Byron Lewis:**

Hi Bill, the surcharge for spreading the cost by direct debit has been halved to 5%

**11:42 Comment From James Saperia**

Thank you for answering our questions today and clearing up some of the confusion. I am fully in favour of going digital with as many DVLA processes as possible and can't wait for the day that cherished transfers, retention applications and assignments can all be done online.

**11:43 Comment From s.w.firth**

my disabled car and my motorhome are currently taxed do i have to do anything other than take the discs out of the windscreen?

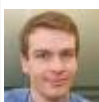


**Wayne Stephens:**

Yes, You will be issued with a V11 tax reminder which you can use to tax the vehicle. The vehicle must still be taxed

**11:44 Comment From Alan**

John Hewson: "Any taxed purchased by the dealer if the vehicle isn't registered to them would cease on sale but they wouldn't get a refund as they are not the registered keeper. A dealer should not tax a vehicle while notified as 'in trade'." Okay, so I am willing to take a hit on the refund as it outweighs the drop in value from another keeper, you say a dealer should not, but you do not say "cannot" so physically I can do this and drive the taxed car legally, in trade.



**John Hewson:**

You can not legally do this as the vehicle must also be legally registered if not being used on trade plates. The tax would not be transferable to a new keeper and you wouldn't get a refund as you were not record as the keeper.

**11:44**



**DVLA admin:**

15 minutes go to, we'll try to answer as many questions as we can.

**11:45 Comment From Guest**

Byron - thanks for the clarification today. Excellent way of pounding through the questions.

**11:45 Comment From James Saperia**

It seems there could be an issue with the sale of vehicles with a disabled tax class if they can't be changed/taxed online. From 1st October can disabled class vehicles only be sold/driven away during Post Office working hours?

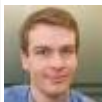


**Wayne Stephens:**

A change of tax class can only be done at the Post Office

**11:46 Comment From Hugh**

Why does it cost 5% more to pay by Direct Debit? Do the banks charge for setting it up?



**John Hewson:**

Currently anyone paying tax six monthly pays a 10% extra charge and these people will be saving money if they switch to Direct Debit.

**11:47 Comment From Bill**

Byron - Most companies provide a discount for paying by DD was this something that was or will be considered in the future?



**Byron Lewis:**

Hi Bill, we're keeping costs as low as possible which is why the surcharge for DD is 50% cheaper than for paying for 2 x 6 months discs now. We'll share your feedback with HM Treasury.

**11:48 Comment From Glenn Scott**

So does this mean I will have to register all the cars on my forecourt to the garage, or I will lose out on the money that I have paid the previous keepers for the tax, thus adding an extra keeper, and devaluing the car?. If I register them to me on 30th September will I get the refund?



**Wayne Stephens:**

A refund can only be issued to the registered keeper. In order to get the refunds for these vehicles you can register the vehicle to the garage by the 30th September and you will be issued with an automatic refund when the vehicle is sold.

**11:48 Comment From john bullhammer**

currently trade plates have a triangle holder on the front plate to hold the trade licence, will the trade plate be redesigned?

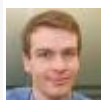


**Wayne Stephens:**

There are no plans currently to change the look of the trade plates.

**11:49 Comment From Emily**

Will there still be a 5% charge if I want a 12 month disc via direct debit?



**John Hewson:**

No, there will be no additional charge for this.

**11:49 Comment From Sensible Sam**

Any more videos going to be released? Or has the recent media coverage put you off?



**Byron Lewis:**

Hi Sam, no, it certainly hasn't put us off and we're really pleased with the reaction to the video as it continues to help raise awareness. We'll be publishing a further ' how do I' video this week and others in the build up to the change

**11:50 Comment From David**

Does this mean traffic wardens can no longer tell if a vehicle is taxed?



**Wayne Stephens:**

No, Traffic wardens will have access to records electronically

**11:51 Comment From Martin**

If I try to visit <https://www.gov.uk/nomoreta...> I get a page that says " Page not found If you entered a web address please check it was correct." -- any chance of it being fixed? or is that URL (given here earlier) wrong?



**Wayne Stephens:**

Apologies Martin the url is [www.gov.uk/dvla/nomoretaxdisc](http://www.gov.uk/dvla/nomoretaxdisc)

**11:52 Comment From umesh**

Just wondering why the disabled cannot be taxed & class changed online / phone seems a step backwards to still have to rely on the post office and only during working hours ? is this not a simple process ?



**John Hewson:**

It's not a backwards step and we introduced this facility in over 4,600 Post Office last year where it was previously only available at one of the 39 local offices. We will continue to improve our online services and this is something we will seek to put online in the future.



**11:53 Comment From James Saperia**

I understand the fine can be up to £1,000 - but what is the automatic fine issued to a vehicle keeper if it is detected on a public road via ANPR.

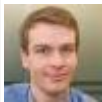


**Wayne Stephens:**

It is the same offence therefore the fine is the same

**11:53 Comment From David**

What can I do about my pool cars for the sales team.



**John Hewson:**

Any vehicle being used by staff for personal use, including getting to and from work must be registered to the company or individual and taxed according. This is already the case.

**11:54 Comment From Martin**

Ok. Thanks!

**11:54 Comment From Emily**

How will the traffic wardens get electronic access? If you think they can search on their phones you will need internet signal for this and you can't get 3g everywhere in the uk>



**Wayne Stephens:**

We are working closely with local authorities on what they will require to conduct their daily business. Handheld devices are available presently and there is the option of phones with internet signal where this is available.

**11:54 Comment From Guest**

i don't think its very good that the car tax is payed for 2 times for that month when a the car is sold



**Wayne Stephens:**

This is as current process

**11:54 Comment From Hughg**

The surcharge for those who used to buy 6 month discs is totally irrelevant when discussing the 5% DD charge. What about those who used to buy 12 months and want to take up DD. they are paying more!!!



**John Hewson:**

Neither DVLA nor Treasury are gaining income from these changes.

**11:55 Comment From Russell Clayton**

We have cars in stock with various amounts of tax left yellow slips have been sent in, so classed as in trade not registered to us, will these tax disc's remain in use after October.



**Byron Lewis:**

Hi Russell, no, from the 1 October the new keeper will need to tax the vehicle

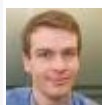
**11:55**



**DVLA admin:**

5 minutes to go, we're just answering the last few questions

**11:55 Comment From johnny boscoe**  
Am I legal to drive my new car until I receive my tax disc from you



**John Hewson:**  
There will be no disc issued, providing you have paid for the tax you can use the vehicle immediately.

**11:55 Comment From anommys**  
if i had a £20 tax disc could i spread it over 12months by direct debit?



**Wayne Stephens:**  
Yes, if your tax is due to start from 1 November

**11:55 Comment From umesh**  
John, do agree - it was a great leap forward to allow disabled taxation to be changed at the post office but with this advancement I would have thought all on line etc. Thank you guys for some clarification not happy with all the answers but guess that's life ! :)

**11:56 Comment From James Saperia**  
Can you advise the weblink where the transcript of this webchat will be published? Thank you.



**Wayne Stephens:**  
It will be published at <https://www.gov.uk/governme...>

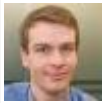
**11:57 Comment From Ray Cross**  
Thanks for your reply.

**11:58 Comment From Guest**

i think the tax should be daily as the loss would be a lot more bearable on my car the tax is 500 per year so 1 month is 41.66

**11:58 Comment From David**

What can I do about my pool cars for the sales team? I can not register them as they may only be on site for a few days or weeks, and trade plates will not cover the staff to go to and from work in them?



**John Hewson:**

Any vehicle, used on the road must have a registered keeper, vehicles sold to the trade do not and can not be used other than under trade plates for business purposes. These vehicle should already not be used unless you registered them in your name.

**11:58 Comment From Emily**

So will there be unnecessary fines when they don't have access to the system to see if the vehicle is taxed and when they later realise the vehicle is actually taxed there will a bunch of refunds!



**Wayne Stephens:**

Checks from the records are always made before penalties are issued.

**11:58 Comment From Guest**

If I buy a car - how do I drive it home? untaxed or do I need to sort it out before driving?



**Wayne Stephens:**

You need to tax it before you drive it.

11:59



**DVLA admin:**

Thanks for your questions today, Wayne, Byron and John have tried to answer as many as possible. We've received some excellent feedback and we'll be using it to help inform our communication campaign.

12:00



**DVLA admin:**

We'll arrange another webchat in a couple of weeks