

Money you might be owed

Tick what applies, then use the free official route. Amounts are "up to" or averages, never promises.

Tick if this is you	What it could be worth	Free official route
☐ Flight delayed over 3 hours, or cancelled at short notice	Up to £220 / £350 / £520 per person, depending on distance and delay (UK261). Not if it was extraordinary circumstances.	Claim the airline, then its free ADR scheme after 8 weeks. caa.co.uk (flight delays)
☐ Parking ticket you think is wrong	The charge, and any increase if you ignore it.	Challenge it. Private ticket: operator, then POPLA or IAS. Council: council, then tribunal. gov.uk/parking-tickets
☐ Paid too much tax (P800 letter, tax code error, job change)	Average unclaimed PAYE refund about £855 (HMRC data). Claims usually go back 4 years.	HMRC app or personal tax account. gov.uk/tax-overpayments-and-underpayments
☐ Married or in a civil partnership; one earns under £12,570 and the other is a basic-rate taxpayer	Up to £252 a year, backdated to 6 April 2022.	Apply free on GOV.UK. gov.uk/marriage-allowance
☐ Born 1 Sep 2002 to 2 Jan 2011 (Child Trust Fund)	About 827,000 matured accounts unclaimed, average £2,310 (HMRC, April 2026).	Free locator with NI number and date of birth. gov.uk/child-trust-funds
☐ State Pension age and on a low income (Pension Credit)	Around £2,500 a year on average for those who miss out. About 4 in 10 entitled pensioner families do not claim (DWP).	Check and claim free. gov.uk/pension-credit
☐ Not sure what benefits you can get	An estimated £24bn of benefits goes unclaimed a year (Policy in Practice).	Free benefits calculators listed on gov.uk/benefits-calculators
☐ Faulty item bought in the last 30 days	A full refund (short-term right to reject, Consumer Rights Act 2015).	Tell the seller you reject it. citizensadvice.org.uk
☐ Item over £100 up to £30,000 paid for (even partly) by credit card	The seller and card company are both responsible if it goes wrong or the firm fails (section 75). Not debit cards (try chargeback).	Ask your card provider for a section 75 claim. moneyhelper.org.uk
☐ Rented in England and your deposit was not protected within 30 days	The deposit back and a court can order up to 3 times the deposit as compensation.	Check the 3 schemes, then write to the landlord. gov.uk/tenancy-deposit-protection
☐ Think your council tax band is wrong (England and Wales)	A lower band can mean a refund. A challenge can also leave it unchanged or raise it, so compare neighbours first.	Check on GOV.UK. gov.uk/challenge-council-tax-band

Before you claim

Never pay anyone to claim what GOV.UK or the airline's free scheme will do for nothing. Some companies take a large share of your money.

General information, not legal, tax or financial advice. Check your own situation on the official page. Rules and figures change. Last checked 26 October 2026.

OwedHub is free. Share this with someone who might need it.