

UK trade invoice template. Free to copy. The plain bill is first. CIS lines and reverse charge wording are notes, not lines to leave on every invoice.

INVOICE

Invoice number: [unique number]

Invoice date: [date]

Supply date: [date the goods or service were provided]

From

Name: [your name]

Trading name: [business name, if you use one]

Address: [address where legal documents can be delivered, if you use a business name]

Phone or email: [contact]

If you are a limited company, use the full company name as it appears on the certificate of incorporation.

To

Customer name: [name]

Customer address: [address]

Description

[A clear description of what you are charging for.]

Amount: £[amount]

VAT: [no VAT, because I am not VAT registered / VAT amount £[amount]]

Total owed: £[total]

How to pay

Account name: [name]

Sort code: [sort code]

Account number: [account number]

Payment due: [date, or within a number of days]

This invoice is for the work described above.

CIS deduction lines. Do not put these on a bill unless a contractor is paying you under the Construction Industry Scheme and deducting.

HMRC tells the contractor how much to deduct when the contractor verifies you. The rates on GOV.UK are 20% for a registered subcontractor, 30% for an unregistered subcontractor, and 0% if you have gross payment status. You do not pick the rate because it was 20% on the last job.

To work the deduction, GOV.UK says start with the gross amount of the invoice. Take off VAT, equipment which is now unusable (consumable stores), fuel used except for travelling, equipment hired for this job (plant hire), manufacturing or prefabricating materials, and

materials only if you paid for them directly. The contractor can ask for receipts. If you do not have evidence, they estimate the materials. The percentage comes off what is left.

Gross amount of this invoice: £[gross]

VAT to take off: £[amount, or 0]

Materials I paid for directly, and can evidence: £[amount]

Consumable stores, fuel used except travelling, plant hire for this job, manufacturing or prefabricating materials: £[amount, or 0]

Amount the percentage applies to: £[what is left]

Rate HMRC gave this contractor: [20% / 30% / 0%]

CIS deduction: £[amount]

Net payable: £[amount]

If the contractor makes deductions, they must give you a payment and deduction statement within 14 days of the end of each tax month. GOV.UK's example: a tax month of 6 May to 5 June, statement by 19 June. These invoice lines do not replace that statement.

Domestic VAT reverse charge wording. Do not put this on an invoice unless the conditions on GOV.UK are met.

HMRC's page for suppliers says you must use the reverse charge if you are VAT registered in the UK, you supply building and construction services, and all of these are true: your customer is VAT registered in the UK, the payment is reported within the Construction Industry Scheme, the services are standard rated or reduced rated, you are not an employment business supplying staff or workers, and the customer has not given you written confirmation that they are an end user or an intermediary supplier.

If the customer is a private domestic customer, the reverse charge does not apply, because that customer will not be VAT registered. You then use the normal VAT rules.

When the reverse charge does apply, HMRC's technical guide says the invoice must show all the information required on a VAT invoice, make clear that the domestic reverse charge applies and that the customer accounts for the VAT, and state how much VAT is due under the reverse charge. If you cannot show the amount, state the rate of VAT. Do not include that VAT in the amount charged to the customer.

The VAT regulations, as HMRC describes them, say the invoice must include the reference "reverse charge". Wording HMRC gives as meeting that requirement includes:

VAT Act 1994 Section 55A applies

S55A VATA 94 applies

Customer to pay the VAT to HMRC

If your software cannot show the VAT amount, HMRC says add that the customer is to account to HMRC, and make sure the customer can see which lines are reverse charge.

Copy only if the tests above are met:

Reverse charge. Customer to pay the VAT to HMRC.

VAT Act 1994 Section 55A applies.

VAT due under the reverse charge: £[amount you have worked out] (or the rate, if you cannot show the amount).

This VAT is not included in the total charged.

GOV.UK's VAT rates page lists the standard rate at 20% and a reduced rate at 5%. Use the rate that applies to this job. Do not let a template choose it. Read on 19 October 2026.