The new GOV.UK chatbot: useful tool or potential risk?

General Features

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The Low Incomes Tax Reform Group have tested GOV.UK Chat, a new AI-powered chatbot, to explore its reliability.

The government’s new AI-powered chatbot, GOV.UK Chat, launched in May 2026 following a soft launch earlier this year. Designed to help users access and understand information published on GOV.UK, the tool forms part of a wider plan to reduce demand on government helplines.

Although aimed at the public, the chatbot is likely to be encountered by advisers whose clients may increasingly use AI for answers to tax questions. Testing by LITRG suggests that while the tool can be helpful as a signposting mechanism, its effectiveness and accuracy may still be limited. LITRG therefore recommends using this new tool with caution and, as always, taxpayers should seek to independently verify the information based on their individual circumstances.

The chatbot is currently only available through the GOV.UK app and users must sign in with a
GOV.UK One Login. Those who do not yet have a One Login, including those who currently use the government gateway to access HMRC's online services, will be asked to create one. However, identity verification is not required to use the chat function.

The technology is designed to generate responses using content from general GOV.UK guidance, not including HMRC manuals, rather than drawing information from across the wider internet. The tool is intended to explain information in natural language and direct users to relevant GOV.UK content.

While this approach may reduce the risk of misinformation from external sources, it does not eliminate the possibility of inaccurate or incomplete answers. As with other generative AI tools, GOV.UK Chat can produce responses that appear authoritative, but may not fully reflect the underlying tax rules.

LITRG tested the chatbot using a range of common tax questions. For some relatively straightforward queries, the results were encouraging. For example, when asked whether an individual who received £5,000 of bank interest needed to complete a tax return, the chatbot correctly identified HMRC's £10,000 savings income registration threshold, highlighted that other factors might still require a return and explained alternative methods of tax collection outside self-assessment. LITRG considered the response comprehensive and useful.

However, other responses exposed more significant concerns. When asked whether capital gains tax would arise if a house were gifted to a sister, the chatbot stated that no capital gains tax would arise. The response failed to explain that a gift is generally treated as a disposal at market value for capital gains tax purposes and may therefore create a tax liability. LITRG noted that a taxpayer relying solely on this answer could be left with a misleading impression of their position.

LITRG also identified examples of answers that were partly correct but potentially misleading. In response to a question about whether someone with a pension of £33,000 would need to repay their winter fuel payment, the chatbot stated that repayment would not be required. Although this may have been correct in some circumstances, entitlement depends on total taxable income rather than pension income alone. The chatbot later referred users to the relevant guidance, but there remains a risk that users may rely on the opening statement without considering the conditions that follow.

We understand that government testing has suggested an overall accuracy rate of around 90%, but LITRG’s more limited testing of tax-specific questions indicated a lower level of reliability.

For advisers, the emergence of GOV.UK Chat presents both opportunities and risks. The tool may help clients to navigate GOV.UK content more efficiently and identify relevant guidance. However, its responses should be treated as a starting point rather than a substitute for professional advice. As clients increasingly use AI tools to research tax issues, advisers may wish to remind them that responsibility for complying with the tax rules remains with the taxpayer and that AI-generated answers should always be verified before action is taken.

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