

Payroll Fact Card

All the rates, thresholds and figures you need to know for the 2025/2026 tax year.

Emergency tax codes (for across the UK)

1257L W1
1257L M1
1257L X

National Minimum and National Living Wage

Age	Change	Hourly rate
21+	↑	£12.21
18-20	↑	£10.00
Under 18	↑	£7.55
Apprentice under 19 or over 19 and in first year of apprenticeship	↑	£7.55

Real Living Wage*

For the UK	£12.60
For London	£13.85

*Stats from the [Living Wage Foundation](#).

UK Income tax bands & rates

→ England, Wales and Northern Ireland

Band	Taxable income	Tax rate
Personal Allowance	Up to £12,570	0%
Basic rate	£12,571 to £50,270	20%
Higher rate	£50,271 to £125,140	40%
Additional rate	Over £125,140	45%

→ Scotland

Band	Rate change	Rate	Threshold change	Annual thresold
Starter Rate	→	19%	→	£1 - £2,827
Basic Rate	→	20%	→	£2,828 - £14,921
Intermediate Rate	→	21%	→	£14,922 - £31,092
Higher Rate	→	42%	↑	£31,093 - £62,430
Advanced Rate	→	45%	→	£62,431 - £125,140
Top Rate	→	48%	→	£125,141+

UK Income tax allowances

Standard Personal Tax Allowance	£12,570
Income Limit for Personal Allowance	£100,000
Marriage Allowance	£1,260
Income Limit Marriage Allowance	£37,000
Blind Person's Allowance	£3,070

National Insurance Contributions

These rates apply from 6 April 2025.

Threshold	Change	Monthly	Annual
Lower earnings limit (LEL)	↑	£542	£6500
Primary Threshold (PT)	→	£1,048	£12,570
Secondary Threshold (ST)	↓	£417	£5,000
Upper Earnings Limit (UEL)	→	£4,189	£50,270
Upper Secondary Threshold (UST)	→	£4,189	£50,270
Apprentice Upper Secondary Threshold (AUST)	→	£4,189	£50,270
Veterans Upper Secondary Threshold (VUST)	→	£4,189	£50,270
Investment Zone Upper Secondary Threshold (IVUST)	→	£2,083	£25,000
Freeport Upper Secondary Threshold (FUST)	→	£2,083	£25,000

National Insurance rates

→ Employee Class 1 contribution rates

NI category	LEL to PT	PT to UEL	Above UEL
A	0%	8%	2%
B	0%	1.85%	2%
C	0%	0%	0%
D	0%	2%	2%
E	0%	1.85%	2%
F	0%	8%	2%
H	0%	8%	2%
I	0%	1.85%	2%
J	0%	2%	2%
K	0%	0%	0%
L	0%	2%	2%
M	0%	8%	2%
N	0%	8%	2%
S	0%	0%	0%
V	0%	8%	2%
X	0%	0%	0%
Z	0%	2%	2%

→ Employer Class 1 contribution rates

NI category	Below PT	Above PT
Standard A,B, C, J	0%	15%
	Below FUST or IVUST	Above PT FUST or IVUST
Specialist tax sites D, E, F, I, K, L, N, S*	0%	15%
	Below AUST, VUST, or AUST	Above AUST, VUST, or AUST
Apprentices, Veterans or under 21 - H, M, V, Z	0%	15%

Statutory payments

Statutory payment	Change	Rate
Statutory Paternity Pay (SPP)	↑	£187.18
Statutory Maternity Pay (SMP)	↑	£187.18
Shared Parental Pay (ShPP)	↑	£187.18
Statutory Bereavement Leave (SBP)	↑	£187.18
Statutory Adoption Pay (SAP)	↑	£187.18
Statutory Neonatal Care Pay (SNCP)	NEW	£187.18
Statutory Sick Pay (SSP)	↑	£118.75

Qualifying earnings for auto-enrolment

Threshold	Change	Monthly	Annual
Lower level of qualifying earnings	→	£520	£6,240
Earnings trigger for automatic enrolment	→	£833	£10,000
Upper level of qualifying earnings	→	£4,189	£50,270

Student loan deductions

Plan type	Rate	Threshold change	Monthly	Annual
1	6%	↑	£2,172.08	£26,065.00
2	6%	↑	£2,372.50	£28,470.00
4	6%	↑	£2,728.75	£32,745.00
Post-graduate loan	6%	→	£1,750.00	£21,000

Other allowances*

Employment allowance	↑	£10,500
Apprenticeship levy		£15,000
Small employer's relief	↑	£45,000

*Eligibility criteria applies.

Company cars and other vehicles

→ CO2 emissions

CO2 emissions	Electric range	Appropriate percentage for 2024/2025	Appropriate percentage for 2025/2026
0	n/a	2%	3%
1-50 g/km	130+	2%	3%
1-50 g/km	70-129	5%	6%
1-50 g/km	40-69	8%	9%
1-50 g/km	30-39	12%	13%
1-50 g/km	<30	14%	15%
51-54 g/km		15%	16%
Each additional 5g/km		+1%	+1%
Non-DE2 diesel supplement		4%	4%
Maximum benefit		37%	37%

→ Van benefit charge

£4,020

→ Fuel benefit charges

Car fuel benefit charge	£28,200
Van fuel benefit charge	£769

Mileage allowance payments

Vehicle	First 10,000 miles	Over 10,000 miles
Privately owned cars and vans	45p	25p
Bicycle rate	20p	20p
Motorcycle rate	24p	24p
Passenger rate (each)	5p	5p

Important payroll dates in 2025

1st April

NLW and NMW effective date

19th July

Class 1A payment deadline (cheque)

6th April

Start of New Tax year

22nd July

Class 1A payment deadline (electronic)

19th April

Deadline for final RTI submissions for 24/25 tax year

19th October

Class 1B deadline (cheque)

31st May

P60s issue deadline

22nd October

Class 1B deadline (electronic)

6th July

P11Ds return deadline

PayFit top tip

Want to really ace your tax year prep? Then download our accompanying New Tax Year Compliance Checklist for a comprehensive overview of all payroll rates effective from April 6th.

[Download checklist](#)



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